

# EXHIBIT A

**Christie Jo Berkseth-Rojas DDS**

**3455 4th Ave S  
Minneapolis, MN 55408**

**Policy Number**

**D006449-03**

**Agency Customer Number**

**Please Mail To:**

**05824  
USI  
8000 Norman Center Drive Suite 400  
Bloomington MN, 55437**

**“PLEASE CHECK DOCUMENT FOR ACCURACY”**

**"State Administrator is responsible for communicating available ERP options, if applicable."**

**Insured's copy**

# YOUR RISK MANAGEMENT SERVICES

## PROFESSIONAL LIABILITY

- Medical malpractice hotline answered by dentists, attorneys and claims adjusters  
(844) 747-8543
  - Dentist continuing education via live and online course offerings
  - Risk management educational articles <https://www.protectorplan.com/risk-management-articles/>
  - Practice management and dental procedure consent form library <https://www.protectorplan.com/forms/>
    - Risk management manual
- 

## EMPLOYMENT PRACTICES LIABILITY

- EPLI hotline answered by Human Resources professionals and employment & labor attorneys  
(855) 472-6277
  - eLearning webinars on trending employment issues
  - Dedicated website containing valuable HR support resources <http://www.hr-aa.com/pppwelcome>
    - Policy and procedure form library
- 

## PROPERTY

- PPP Property Check-Up
- Property risk management articles
  - HSB annual boiler inspections
- Temporary Dental Services experts for catastrophic losses



[www.protectorplan.com](http://www.protectorplan.com)

\*A nominal fee has been included to cover most of these valuable risk management services.

**PROFESSIONAL LIABILITY COVERAGE PART  
DENTISTS/ORAL SURGEONS CLAIMS-MADE****DECLARATIONS - MINNESOTA**

**NOTICE: YOUR PROFESSIONAL LIABILITY INSURANCE IS WRITTEN ON A "CLAIMS MADE" BASIS AND PROVIDES COVERAGE FOR THOSE CLAIMS WHICH ARE THE RESULTS OF DENTAL INCIDENTS OCCURRING SUBSEQUENT TO THE PRIOR ACTS DATE STATED BELOW AND WHICH ARE FIRST MADE AGAINST YOU WHILE THIS INSURANCE IS IN FORCE. PLEASE DISCUSS THIS WITH YOUR AGENT.**

Policy Number	From	Policy Period	To	Coverage Is Provided By
<b>D006449-03</b>	<b>12/06/2019</b>	<b>12/06/2020</b>		<b>Aspen American Insurance Company</b>
Named Insured and Address			National Administrator	
<b>Christie Jo Berkseth-Rojas DDS</b>			<b>B &amp; B Protector Plans Inc.</b>	
<b>3455 4th Ave S</b>			<b>P.O. Box 173569</b>	
<b>Minneapolis, MN 55408</b>			<b>Tampa, FL 33672-3569</b>	
			State Administrator	
			<b>USI</b>	
			<b>8000 Norman Center Drive, Suite 400</b>	
			<b>Bloomington MN - 55437</b>	

Limits of Liability		Coverage
\$1,000,000	Each Claim	Professional Liability
\$3,000,000	Aggregate	
Included		Personal Injury Liability & Advertising Injury Liability
\$10,000	Each Person	First Aid
\$25,000	Each Claim	Employment Practices Liability Coverage Defense
\$25,000	Aggregate	

**PRIOR ACTS DATE**                      **see schedule**

Minnesota Policy Level Location Surcharge : \$8.9

Minnesota Fire Safety Surcharge - 2007 : \$3.32

**\$12.22**                      **Total Policy Taxes and Surcharges**

**\$1,404.22**                      Policy Premium

Printed Endorsements Attached At Policy Issuance - See Attached Schedule of Endorsements



Secretary



President

Countersigned By:



Authorized Representative

Issue Date: 10/04/2019 04:51:18 PM Renewal



## COMMERCIAL GENERAL LIABILITY COVERAGE PART

## DECLARATIONS - MINNESOTA

Policy Number	From	Policy Period	To	Coverage Is Provided By
<b>D006449-03</b>	<b>12/06/2019</b>	<b>12/06/2020</b>		<b>Aspen American Insurance Company</b>
Named Insured and Address			National Administrator	
<b>Christie Jo Berkseth-Rojas DDS</b>			<b>B &amp; B Protector Plans Inc.</b>	
<b>3455 4th Ave S</b>			<b>P.O. Box 173569</b>	
<b>Minneapolis, MN 55408</b>			<b>Tampa, FL 33672-3569</b>	
			State Administrator	
			<b>USI</b>	
			<b>8000 Norman Center Drive, Suite 400</b>	
			<b>Bloomington MN - 55437</b>	
Limits of Liability			Coverage	
\$1,000,000	Each Occurrence	General Liability - Occurrence		
\$3,000,000	Aggregate			
Included		Personal Injury Liability & Advertising Injury Liability - Occurrence		
\$1,000,000	Aggregate	Products Hazard/Completed Operations Hazard - Occurrence		
\$10,000	Each Person	Medical Payments - Occurrence		
\$10,000	Each Occurrence			
\$1,000,000	Per Occurrence	Non-Owned or Hired Automobile Liability - Occurrence		
\$50,000	Per Suit	Medical Waste Legal Expense Reimbursement - Occurrence		
\$50,000	Aggregate			
\$25,000	Each Claim	ERISA Fiduciary Liability - Claims-Made Prior Acts Date 09/01/2018		
\$25,000	Aggregate			

**INCLUDED**

Policy Premium

Printed Endorsements Attached At Policy Issuance - See Attached Schedule of Endorsements



Secretary



President

Countersigned By:



Authorized Representative

Issue Date: 10/04/2019 04:51:18 PM Renewal



## COMMERCIAL PROPERTY COVERAGE PART

## DECLARATIONS - MINNESOTA

Policy Number	From	Policy Period	To	Coverage Is Provided By
<b>D006449-03</b>	<b>12/06/2019</b>	<b>12/06/2020</b>		<b>Aspen American Insurance Company</b>
Named Insured and Address			National Administrator	
<b>Christie Jo Berkseth-Rojas DDS</b>			<b>B &amp; B Protector Plans Inc.</b>	
<b>3455 4th Ave S</b>			<b>P.O. Box 173569</b>	
<b>Minneapolis, MN 55408</b>			<b>Tampa, FL 33672-3569</b>	
			State Administrator	
			<b>USI</b>	
			<b>8000 Norman Center Drive, Suite 400</b>	
			<b>Bloomington MN - 55437</b>	
Insured Location Address			State	Zip Code
<b>3455 4th Ave South</b>			<b>Minneapolis</b>	<b>MN 55408</b>
Limits of Insurance		Coverage		
\$0	Limit of Insurance	Building		
0% (Per Quarter) % Inflation Guard Increase				
\$229,424	Limit of Insurance	Blanket Dental Practice Personal Property		
.3% (Per Quarter) % Inflation Guard Increase				
\$1000	Deductible Amount	Building & Blanket Dental Practice Personal Property		
\$1,000	Limit Per Day	Valued Practice Income		
32.5	No. of Days			
12 Months	Limit of Time	Actual Loss Sustained Practice Income		
\$0	Limit of Insurance	Rents		
\$35,000	I. A. - Money/Securities	Employee Dishonesty (Applies Collectively To All Locations)		
\$25,000	I. B. - Welfare & Pension Plans			
\$50,000	Basic Coverage	Dentist's Electronic Equipment		
INCLUDED		Policy Premium		
Printed Endorsements Attached At Policy Issuance - See Attached Schedule of Endorsements				





Secretary



President

Countersigned By:



Authorized Representative

Issue Date: 10/04/2019 04:51:18 PM Renewal

## SCHEDULE OF NAMED INSUREDS

**NAMED INSURED:** Christie Jo Berkseth-Rojas DDS

**POLICY NUMBER:** D006449-03

**POLICY EFFECTIVE DATE:** 12/06/2019

**POLICY EXPIRATION DATE:** 12/06/2020

**POLICY CHANGE DATE:**

**FORMS AND ENDORSEMENTS MADE PART OF THIS POLICY AT TIME OF ISSUE:**

<b>Named Insured</b>	<b>Class:1D</b>	<b>PL Prior Acts Date</b>	<b>EPL Prior Acts Date</b>
Christie Jo Berkseth-Rojas DDS	80211	07/20/2011	12/06/2017
Risk Management Credit Applied			
Part-time Credit Applied			

## **SCHEDULE OF INSURED LOCATIONS**

**NAMED INSURED:** Christie Jo Berkseth-Rojas DDS

**POLICY NUMBER:** D006449-03

**POLICY EFFECTIVE DATE:** 12/06/2019

**POLICY EXPIRATION DATE:** 12/06/2020

**POLICY CHANGE DATE:**

**FORMS AND ENDORSEMENTS MADE PART OF THIS POLICY AT TIME OF ISSUE:**

**PRIMARY INSURED LOCATION**

3455 4th Ave South  
Minneapolis, MN 55408

## SCHEDULE OF APPLICABLE FORMS

**NAMED INSURED:** Christie Jo Berkseth-Rojas DDS

**POLICY NUMBER:** D006449-03

**FORMS AND ENDORSEMENTS MADE PART OF THIS POLICY AT TIME OF ISSUE:**

ASPDTCO018MN (Ed. 08/17) MINNESOTA AMENDATORY ENDORSEMENT COMMON POLICY CONDITIONS  
ASPCO004 (Ed. 04/05) SCHEDULE OF INSURED LOCATIONS  
ASPCO005 (Ed. 01/06) SCHEDULE OF NAMED INSUREDS  
ASPCO1143 (Ed. 11/16) SCHEDULE OF APPLICABLE FORMS  
ASPDTCO001 (Ed. 01/17) COMMON POLICY CONDITIONS  
ASPDTCO003 (Ed. 01/17) ECONOMIC AND TRADE SANCTIONS CONDITION  
ASPDTCO004 (Ed. 01/17) TWO OR MORE COVERAGE FORMS OR POLICIES ISSUED BY US  
ASPDTCO009 (Ed. 01/17) DISCLOSURE OF PREMIUM PURSUANT TO TERRORISM RISK INSURANCE ACT  
ASPDTCO010MN (Ed. 08/17) MINNESOTA POLICYHOLDER NOTICE  
ASPDTCO012MN (Ed. 05/17) STATE CANCELLATION PROVISIONS - MINNESOTA  
ASPDTCO014 (Ed. 01/17) ADDITION OF NAMED ENTITY INSURED  
ASPDTCO020 (Ed. 01/17) DEFENDANT'S REIMBURSEMENT COVERAGE  
ASPDTCO027 (Ed. 01/17) CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM  
ASPDTCO039 (Ed. 06/18) AUTOMATIC TERMINATION ENDORSEMENT  
ASPDGTGL001 (Ed. 01/17) GENERAL LIABILITY COVERAGE PART (Occurrence)  
ASPDGTGL002 (Ed. 01/17) DISTRIBUTION OR RECORDING OF MATERIAL OR INFORMATION IN VIOLATION OF LAW EXCLUSION ENDORSEMENT  
ASPDGTGL012 (Ed. 03/17) ERISA PUNITIVE DAMAGES EXCLUSION  
ASPDGTGL013 (Ed. 01/17) FUNGI / MOLD / MILDEW / YEAST / MICROBE EXCLUSION AND WATER DAMAGE LIMITATION  
ASPDGTGL014 (Ed. 01/17) AMENDATORY ENDORSEMENT  
ASPDGTGL016 (Ed. 01/17) EXCLUSION - ASBESTOS  
ASPDGTGL018MN (Ed. 05/17) MINNESOTA AMENDATORY ENDORSEMENT GENERAL LIABILITY COVERAGE PART AND MEDICAL WASTE LEGAL REIMBURSEMENT COVERAGE  
ASPDGTGL024 (Ed. 01/17) MEDICAL WASTE LEGAL EXPENSE REIMBURSEMENT COVERAGE  
ASPDGTGL025 (Ed. 01/17) MEDICAL PAYMENTS COVERAGE PART  
ASPDGTGL026 (Ed. 01/17) NON-OWNED OR HIRED AUTOMOBILE LIABILITY COVERAGE PART  
ASPDGTGL027 (Ed. 01/17) BLANKET ADDITIONAL INSURED ENDORSEMENT  
ASPDGTGL032 (Ed. 03/17) EXCLUSION SILICIA  
ASPDGTGL033MN (Ed. 08/17) MINNESOTA CGL DECLARATIONS PAGE  
ASPDGTGL034 (Ed. 01/17) ERISA FIDUCIARY and EMPLOYEE BENEFITS LIABILITY COVERAGE PART (Claims-Made)  
ASPDGTGL037MN (Ed. 05/17) MINNESOTA AMENDATORY ENDORSEMENT ERISA FIDUCIARY LIABILITY COVERAGE PART  
ASPDGTPL001 (Ed. 01/19) PROFESSIONAL LIABILITY COVERAGE PART DENTISTS ORAL SURGEONS CLAIMS-MADE  
ASPDGTPL011 (Ed. 01/17) RESTRICTIVE ENDORSEMENT OTHER EMPLOYMENT  
ASPDGTPL017 (Ed. 01/17) SPECIAL EXTRA EXPENSE COVERAGE ENDORSEMENT (Claims-Made)

ASPDTP032 (Ed. 01/17) DENTISTS OR ORAL AND MAXILLOFACIAL SURGEONS (Claims-Made)  
ASPDTP033 (Ed. 01/17) HIPAA PROCEEDINGS ENDORSEMENT  
ASPDTP034 (Ed. 01/17) PROTECTED HEALTH INFORMATION/PRIVACY ENDORSEMENT  
ASPDTP043 (Ed. 01/19) INSURED DENTISTS STATUS CHANGE - PROFESSIONAL LIABILITY  
ASPDTP048MN (Ed. 05/19) MINNESOTA - EMPLOYMENT PRACTICES LIABILITY DEFENSE COVERAGE  
AMENDATORY ENDORSEMENT  
ASPDTP062MN (Ed. 08/17) PROFESSIONAL LIABILITY COVERAGE PART DENTISTS ORAL SURGEONS  
DECLARATIONS (CLAIMS-MADE) - MINNESOTA  
ASPDTP063MN (Ed. 05/17) MINNESOTA AMENDATORY ENDORSEMENT CLAIMS-MADE PROFESSIONAL  
LIABILITY COVERAGE PART  
ASPDTP066MN (Ed. 05/17) AMENDATORY ENDORSEMENT - MINNESOTA  
ASPDTP086 (Ed. 06/18) BILLING DISPUTES COVERAGE SUPPLEMENTAL ENDORSEMENT  
ASPDTP094 (Ed. 09/17) PROFESSIONAL LIABILITY CLAIMS-MADE AMENDATORY ENDORSEMENT  
ASPDTP107 (Ed. 08/18) PRIVACY AND NETWORK SECURITY ENDORSEMENT  
ASPDTPR001 (Ed. 02/19) BUILDING, BLANKET DENTAL PRACTICE PERSONAL PROPERTY AND INCOME  
COVERAGE PART  
ASPDTPR002 (Ed. 02/19) EARTHQUAKE AND VOLCANIC ERUPTION ENDORSEMENT  
ASPDTPR004MN (Ed. 08/17) BUILDING, BLANKET DENTAL PRACTICE PERSONAL PROPERTY AND  
INCOME DECLARATIONS - MINNESOTA  
ASPDTPR007 (Ed. 01/17) FLOOD AND OTHER WATER DAMAGE COVERAGE ENDORSEMENT  
ASPDTPR017 (Ed. 01/17) COMPUTER VIRUS AND SYSTEM PENETRATION EXCLUSION  
ASPDTPR018 (Ed. 01/17) CONCURRENT CAUSATION, EARTH MOVEMENT AND WATER EXCLUSION  
ASPDTPR022 (Ed. 01/17) FUNGI, WET ROT, DRY ROT AND MICROBE EXCLUSION  
ASPDTPR025 (Ed. 01/17) ORDINANCE OR LAW COVERAGE  
ASPDTPR040 (Ed. 01/17) EMPLOYEE DISHONESTY COVERAGE FORM  
ASPDTPR041MN (Ed. 05/17) MINNESOTA STATE AMENDATORY ENDORSEMENT (PROPERTY)  
ASPDTPR043 (Ed. 01/17) SPOILAGE COVERAGE ENDORSEMENT  
ASPDTPR052 (Ed. 01/17) WELFARE AND PENSION PLAN ERISA COMPLIANCE ENDORSEMENT  
ASPDTPR073 (Ed. 02/19) AMEND DENTIST'S ELECTRONIC EQUIPMENT COVERAGE (For Use With  
FLOOD OR OTHER WATER DAMAGE COVERAGE ENDORSEMENT, EARTHQUAKE ENDORSEMENT, AND  
DENTIST'S EQUIPMENT BREAKDOWN COVERAGE)  
PPP Claims Contacts - Package with EPL  
Professional Corporation

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**ADDITION OF NAMED ENTITY INSURED**

This endorsement modifies insurance provided under the following:

**Professional Liability Coverage part dentists/oral surgeons**  
**General Liability Coverage Part**  
**Building, Blanket Dental Practice Personal property & income coverage part**

In consideration of the premium paid, the policy is modified as follows:

Named Entity Insured:

**Rojas Family Dental**

1. The definition of "**You**" or "**Your**" in each of the above Coverage Parts is amended to include the following:  
  
"**You**" or "**Your**" also means the entity listed above. However, solely with respect to the Professional Liability Coverage Part, such entity is insured only with respect to its liability arising out of an **insured dentist's** rendering or failure to render **professional services**
2. Solely for the purposes of the coverage afforded to the entity named above, Section **III. LIMITS OF LIABILITY**, Paragraph **E.** of the Professional Liability Coverage Part is deleted in its entirety and is replaced as follows:  
  
**E.** It is understood that the limits of liability available to such entity named above shall apply on a shared basis with all insured dentists who are members of the above named additional insured entity.
3. In no event will the addition of these entities serve to increase the limits applicable to each Coverage Part.

All other provisions of this policy remain unchanged.

THIS ENDORSEMENT FORMS A PART OF POLICY NUMBER: D006449-03

Issued by: Aspen American Insurance Company

Issued to: Christie Jo Berkseth-Rojas DDS

Effective date: 12/06/2019

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**RESTRICTIVE ENDORSEMENT - OTHER EMPLOYMENT**

This endorsement modifies insurance provided under the following:

**PROFESSIONAL LIABILITY COVERAGE PART DENTISTS/ORAL SURGEONS**

In consideration of the premium paid, the policy is modified as follows:

We will not defend or pay for any **injury** or **damage** arising from **your** activity (or failure to act) in your capacity as designated below:

Insured Name: Christie Jo Berkseth-Rojas

Capacity: Community Dental Care, Saint Paul  
828 Hawthorne Ave E  
Saint Paul, MN 55106

All other provisions of this policy remain unchanged.

THIS ENDORSEMENT FORMS A PART OF POLICY NUMBER: D006449-03

Issued by: Aspen American Insurance Company

Issued to: Christie Jo Berkseth-Rojas DDS

Effective date: 12/06/2019

## **EARTHQUAKE AND VOLCANIC ERUPTION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

### **BUILDING, BLANKET DENTAL PRACTICE PERSONAL PROPERTY AND INCOME COVERAGE PART**

In consideration of the premium paid, the Policy is modified as follows:

#### **Earthquake or Volcanic Coverage Schedule**

<u>Location</u>	<u>Coverage</u>
3455 4th Ave South, Minneapolis, MN, 55408	\$50,000.00

For those locations listed in the **Earthquake or Volcanic Coverage Schedule** above, the following applies:

- A.** The following are added to the "**Covered Causes of Loss**" definition in Section **IV. DEFINITIONS**:
- Earthquake
  - Volcanic Eruption, meaning the eruption, explosion or effusion of a volcano.
- B.** All Earthquake shocks or Volcanic Eruptions that occur within any 168 hour period will constitute a single Earthquake or Volcanic Eruption. The expiration of this policy will not reduce the 168 hour period.
- C.** With respect to the coverage provided by this endorsement, we will not pay for loss or **damage** caused by or resulting from:
1. Fire, explosion (other than volcanic explosion), landslide, mine subsidence, tidal wave, flood, mudslide or mudflow, even if attributable to an Earthquake or Volcanic Eruption.
  2. Any Earthquake or Volcanic Eruption that begins before the inception of this insurance.
- But, if this policy replaces earthquake insurance that excludes loss or **damage** that occurs after the expiration of the policy we will pay for loss or **damage** by Earthquake or Volcanic Eruption that occurs on or after the inception of this insurance, if the series of Earthquake shocks or Volcanic Eruptions began within 168 hours prior to the inception of this insurance.
- D.** Section **II. EXCLUSIONS**, Paragraph **A.2.** Earth Movement and Paragraph **A.3.** Volcanic Eruption does not apply.
- E.** Section **III. LIMITS OF INSURANCE**, Paragraph **C.** Deductible is replaced by the following for Earthquake and Volcanic Eruption:
1. We will subtract a sum from the amount of loss or **damage** in any one occurrence.
    - a. The sum we subtract from each separate item will be a percentage of its value. The applicable percentage is 5%.
    - b. This Deductible applies separately to the following:
      - (1) Each **building** or structure;



(2) The contents of each **building** or structure; and

(3) Personal property in the open.

**Example:**

When:

The value of the property is	\$100,000
The Earthquake Deductible is	5%
The amount of loss is	\$ 20,000

Step (a):  $\$100,000 \times 5\% = \$5,000$

Step (b):  $\$20,000 - \$5,000 = \$15,000$

The most we will pay is \$15,000. The remaining \$5,000 is not covered because of the Deductible.

2. No deductible applies to the following:

a. **Practice Income**; and

b. **Extra Expense**.

F. The Limits of Insurance that apply to coverage provided under this endorsement are stated below:

We will pay up to the Limit scheduled for the respective Location shown in the **Earthquake or Volcanic Coverage Schedule** for loss to **your building, blanket dental practice personal property**, extra expense and **practice income** due to damage caused by or resulting from any one occurrence of Earthquake or Volcanic Eruption.

However, we will pay no more than \$50,000.00 for the total of all loss or damage that is caused by Earthquake or Volcanic Eruption in a 12 month period (starting with the beginning of the present annual policy period) even if there is more than one Earthquake or Volcanic Eruption event during that period of time. Thus, if the first Earthquake or Volcanic Eruption does not exhaust this \$50,000.00 aggregate Limit of Insurance, then the balance of that Limit is available for a subsequent Earthquake or Volcanic Eruption.

If a single Earthquake or Volcanic Eruption begins during one annual policy period and ends during the following annual policy period, any Limit of Insurance applicable to the following annual policy period will not apply to such Earthquake or Volcanic Eruption.

All other provisions of this Policy remain unchanged.

THIS ENDORSEMENT FORMS A PART OF POLICY NUMBER: D006449-03

Issued by: Aspen American Insurance Company

Issued to: Christie Jo Berkseth-Rojas DDS

Effective date: 12/06/2019

## **FLOOD OR OTHER WATER DAMAGE COVERAGE ENDORSEMENT**

This endorsement modifies insurance provided under the following:

### **BUILDING, BLANKET DENTAL PRACTICE PERSONAL PROPERTY AND INCOME COVERAGE PART**

In consideration of the premium paid, the policy is modified as follows:

**A. Solely for those locations set forth in the FLOOD OR OTHER WATER DAMAGE COVERAGE SCHEDULE OF LOCATIONS below and only for the Covered Property and Limit of Insurance scheduled below:**

1. Section **II. EXCLUSIONS**, Paragraph **A.7.** Water, is deleted in its entirety;
2. Section **IV. DEFINITIONS**, Paragraph **A.** Collapse in the "**Covered Causes of Loss**" definition is amended by the addition of the following:
  - g. flood or other water damage.**

### **FLOOD OR OTHER WATER DAMAGE COVERAGE SCHEDULE OF LOCATIONS**

Location	Covered Property	Limit of Insurance
3455 4th Ave South, Minneapolis, MN, 55408	All covered property	\$50,000

### **B. Deductible**

The Deductible, if any, in this Coverage Part is replaced by the following with respect to **flood or other water damage**:

1. Except for the locations listed in the **SPECIAL FLOOD OR OTHER WATER DAMAGE DEDUCTIBLE SCHEDULE**, we will not pay for loss or **damage** in any one occurrence until the amount of loss or **damage** exceeds \$5,000. We will then pay the amount of loss or **damage** in excess of the Deductible, up to the Limit of Insurance shown in the **FLOOD OR OTHER WATER DAMAGE COVERAGE SCHEDULE OF LOCATIONS**.
2. When Covered Property at a location listed in the **SPECIAL FLOOD OR OTHER WATER DAMAGE DEDUCTIBLE SCHEDULE** is lost or **damaged**, we will not pay for loss or **damage** in any one occurrence until the amount of loss or **damage** exceeds the Deductible Amount indicated in the Schedule. We will then pay the amount of the loss or **damage** in excess of the Deductible Amount up to the Limit of Insurance shown in the **FLOOD OR OTHER WATER DAMAGE COVERAGE SCHEDULE OF LOCATIONS**.

### **SPECIAL FLOOD OR OTHER WATER DAMAGE DEDUCTIBLE SCHEDULE**

Location	Covered Property	Deductible Amount
3455 4th Ave South, Minneapolis, MN, 55408	All covered property	\$5,000

**C. Special Flood or Other Water Damage Limits of Insurance**

When the **covered cause of loss** is **flood** or **other water damage**:

1. Subject to Paragraph **2.** below, the most we will pay for loss or **damage** in any one occurrence at any one location indicated in the **FLOOD OR OTHER WATER DAMAGE COVERAGE SCHEDULE OF LOCATIONS** will be the Limit of Insurance shown in such schedule.
2. The most we will pay for loss or **damage** in this policy period is \$50,000.

**D. Supplemental Conditions**

Coverage provided under this endorsement does not apply to Covered Property in transit.

**E. Section I. COVERAGE AGREEMENTS**, Paragraph **B.1.**, Covered Related Expenses, Back Up of Sewer or Drain does not apply at any location where this endorsement applies.

**F. Definitions**

1. "**Flood**" means a general and temporary condition of partial or complete inundation of normally dry land areas, whether caused by natural occurrences, acts or omissions of man or any other cause or combination of causes.

All flooding in a continuous or protracted event will constitute a single flood.

2. "**Other Water Damage**" means:

- a. Mudslide or mudflow;
- b. Water under the ground surface pressing on, or flowing or seeping through:
  - (1) Foundations, walls, floors or paved surfaces;
  - (2) Basements, whether paved or not; or
  - (3) Doors, windows or other openings.

All other provisions of this Policy remain unchanged.

THIS ENDORSEMENT FORMS A PART OF POLICY NUMBER: D006449-03

Issued by: Aspen American Insurance Company

Issued to: Christie Jo Berkseth-Rojas DDS

Effective date: 12/06/2019



## II. DEFINITIONS

"**Affected Population**" means one or more individuals whose **personal information** was or may have been impacted as a result of a **privacy and network security incident**.

"**Bodily Injury**" means any and all physical injury, sickness, pain, suffering, disease or death of any person.

"**Breach Notification Law**" means any governmental law, statute, regulation, rule or guidance that requires notice to an **affected population** or governmental or regulatory authority.

"**Business Income Loss**" means the net profit, before taxes, that **you** would have earned during a period of disruption to your **network** due to a **privacy and network security incident**.

"**Call Center Services**" means establishing and operating a call center in response to a **privacy and network security incident**.

"**Claim**" means any:

1. civil proceeding in a court of law or equity commenced by the filing of a complaint, motion for judgment or similar proceeding, against **you**;
2. written demand for monetary or non-monetary relief, written demand for arbitration or written request to toll or waive a statute of limitations received by **you**;
3. administrative or regulatory proceeding, inquiry, or investigation against **you**, or any regulatory response to incident reporting received by or on behalf of **you**;
4. an **extortion** event, or any other interruption to **your** ability to conduct standard business operations; or
5. deletion, destruction or manipulation of **your** data assets.

"**Data Asset Restoration**" means the actual, necessary and reasonable amounts paid to a third party service provider, incurred with our prior written approval, to restore, or attempt to restore, **your** data assets which are compromised as a result of a **privacy and network security incident**.

"**Data Forensics**" means investigation and analysis of **your network** to determine the source and breadth of a **privacy and network security incident**.

"**Expense**" means the actual, necessary and reasonable amounts paid by **you** to third party service providers for:

1. **Data forensics**; provided, however that this coverage is subject to a sub-limit of liability of \$150,000;
2. **Public relations**; provided, however that this coverage is subject to a sub-limit of liability of \$150,000;

Such amounts are part of and not in addition to the Limit of Liability set forth in Section IV.A.2. of this endorsement.

3. **Notification**;
4. **Fraud monitoring and resolution services**;
5. **Call center services**; or
6. **Incident response consultation**; provided, however that this coverage is subject to a sub-limit of liability of \$150,000. Such amount is part of and not in addition to the Limit of Liability set forth in Section IV.A.2. of this endorsement.

"**Extended Network**" means all desktops, laptops, servers, peripheral devices, mobile devices or other nodes not under **your** direct operational control.

"**Extortion**" means actual or threatened malicious activity directed at **your network** or data, where payment or other action from **you** is demanded by a third party.

"**Fraud Monitoring and Resolution Services**" means credit monitoring, identity monitoring, and identity restoration services provided to an **affected population**.

"**Incident Response Consultation**" means services provided by an external law firm to:

1. determine the applicability of and facilitate compliance with **breach notification laws**;
2. draft content for **notification** or reports to governmental or regulatory authorities; and
3. coordinate service providers approved by us to provide **data forensics, public relations, data asset restoration, service restoration, notification, fraud monitoring and resolution services, and call center ser**

"**Loss**" means the following amounts for which **you** become legally obligated to pay in connection with a **claim**:

1. all actual, necessary and reasonable legal fees and legal expenses in the investigation, defense, or appeal of a **claim**;
2. monetary settlements, judgements or awards, including pre-judgement and post judgement interest;
3. amounts paid to a consumer redress fund;
4. fines and penalties levied by a governmental or regulatory authority due to a **privacy and network security incident**; provided, however that this coverage is subject to a sub-limit of liability of \$150,000, which amount is part of and not in addition to the Limit of Liability set forth in Section IV.A.2. of this endorsement;
5. **Data asset restoration** costs, regardless of any legal obligation to pay; provided, however that this coverage is subject to a sub-limit of liability of \$150,000, which amount is part of and not in addition to the Limit of Liability set forth in Section IV.A.2. of this endorsement;
6. **Service restoration** costs, regardless of any legal obligation to pay; provided, however that this coverage is subject to a sub-limit of liability of \$150,000, which amount is part of and not in addition to the Limit of Liability set forth in Section IV.A.2. of this endorsement; or
7. payment amounts, including the actual, reasonable and necessary costs to execute such payment, of an **Extortion** demand whether in digital currency or traditional currency, regardless of any legal obligation to pay; provided, however that this coverage is subject to a sub-limit of liability of \$150,000, which amount is part of and not in addition to the Limit of Liability set forth in Section IV.A.2. of this endorsement.

**Loss** does not include any:

8. fines or penalties (except for those described in paragraph 4. above), assessments, sanctions or taxes;
9. punitive, exemplary, or multiple damages;
10. future or undue profits, royalties, restitution, costs of licensing, disgorgement of profits, or unjust enrichment;
11. costs to comply with orders granting injunctive or non-monetary relief, including specific performance or any agreement to provide such relief;
12. return or offset of fees, royalties, commissions, profits or charges for goods or services already provided;
13. liquidated damages, contractually agreed penalties or similar remedies, but only to the extent such amounts exceed the amount for which **you** would have been legally liable in absence of such agreement;

carried, wage, fee, earned, or any other employee benefit incurred by

any person payment made without the prior written consent

any other way are enforceable under applicable law

Mod may not use any other means, including, but not limited to, our website, web-based advertising or other media activity

deception, under, false, trade false, or product disapproval

invasion privacy, intrusion upon seclusion or other privacy tortiousness, false, name, or title

intellectual property infringement

misconduct, fraud or other tortious conduct

do not name infringer or its owner directly or indirectly

any other included conduct, method, service, service-related, or other device or other node under our direct or indirect control, whether owned or leased

any other and may use any other means, including, but not limited to, whether solely or technology based, in order to present information or other content, to the user or other user, or other user or other data, whether reading or in any other way

any other means or other means to an individual or other person

any other means or other means

any non-observable information that may allow an individual to be uniquely identified

the definition provided in any federal, state, or other privacy protection law or regulation concerning the collection and use of personally identifiable information collected in any way

any other information associated with an individual that may be used to identify the user or other user

any other means or other means may use any other means

on other related disclosure or other means or the collection of other information

on other related disclosure or other means, non-observable information due to a by other means or other means or other means or other means

on other related information, or other means, or other means due to a by other means or other means or other means or other means

on other means

on inability to provide products and services to other users due to a by other means or other means or other means or other means

transaction or other means due to a by other means or other means or other means or other means

any other means or other means due to or destruction of any tangible property, including any other means

blatant may use services provided by an external third party, or other means or other means to initiate the relationship with an external third party or other means or other means or other means or other means, however, that no other means or other means will be entered or other means or other means

"**Related Wrongful Acts**" means **wrongful acts** that are logically or causally connected by any common fact(s), circumstance(s), transaction(s), or event(s).

"**Retroactive Date**" means 12/06/2017.

"**Service Restoration**" means the actual, necessary and reasonable amounts paid to a third party service provider, incurred with our prior written approval, following a **privacy and network security incident**, in order to restore the operational capacity of **your network** to the level immediately preceding such **privacy and network security incident**.

"**Wrongful Act**" means any actual or alleged act, error, misstatement, misleading statement, omission, neglect or breach of duty committed by **you** which leads to a:

1. **privacy and network security incident**; or
2. **media incident**.

### III. EXCLUSIONS

A. This endorsement does not cover any **loss**:

1. for the transfer of, or the failure to transfer, funds, monies or securities;
2. for any derivative suit or any actual or alleged violation of the Employee Retirement Income Security Act of 1974, as amended, the Securities Act of 1933, the Securities Exchange Act of 1934, or any other federal, state or local securities laws or regulations;
3. based upon or arising out of any actual or alleged **bodily injury** or **property damage**;
4. based upon or arising out of any actual or alleged discharge, dispersal, release or escape of toxic chemicals, liquids or gases, waste materials or other contaminants, or pollutants, however caused;
5. based upon or arising out of any suspension or reduction in utilities or telephone communications services not under **your** control;
6. based upon or arising out of declared war by a nation state;
7. based upon or arising out of any actual or alleged infringement or misappropriation of any patent or trade secret;
8. based upon or arising out of any actual or alleged unfair competition, deceptive trade practices, restraint of trade, or antitrust;
9. based upon or arising out of employment practices;
10. based upon or arising out of any actual or alleged unsolicited communications; or
11. based upon or arising out of any actual or alleged **claim** by **you**;

provided however, that Exclusions A.7. through A.11, will not apply to that portion of an otherwise covered **claim** for a **privacy and network security incident**.

B. This endorsement does not cover any **loss** or **expense**:

1. based upon or arising out of any actual or alleged dishonesty, fraud, criminal conduct, malicious or intentional acts or omissions by any of **you**, or willful violation of any statute, rule or law by any of **you**, provided, however, that this exclusion will not apply to actual, necessary and reasonable legal fees and legal expenses until there is an admission or a final, non-appealable adjudication in the underlying proceeding establishing such conduct.



For the purpose of applying this exclusion, the conduct or knowledge of one of you will not be attributed to any other of **you**.

2. based upon or arising out of:

- a. any **claim, wrongful act**, fact, circumstance, transaction or event which has been the subject of any written notice given under any other policy before the effective date of this endorsement;
- b. any prior or pending litigation, regulatory or administrative proceeding or any **claim** of which any of **you** had knowledge or received notice prior to the effective date of this endorsement;
- c. any actual or alleged matter that prior to the effective date of this endorsement any of **you** knew or reasonably should have known could lead to a **claim** or **expense**;

provided however, if this endorsement is a renewal of a privacy and network security endorsement issued by us to the **named insured** and continuously renewed and maintained in effect, references to the effective date of this endorsement in Exclusions B.2.b. and B.2.c. will be deemed to refer to the effective date of the first such privacy and network security endorsement.

#### IV. CONDITIONS

##### A. Limits and Retention

1. Our maximum aggregate limit of liability for all Coverage Agreements of this endorsement is \$150,000.
2. Our maximum aggregate limit of liability for all **loss** and **expense** covered by this endorsement is \$150,000 which amount shall be part of and not in addition to the amount set forth in Paragraph 1. above.
3. Our maximum aggregate limit of liability for all **pci-dss fines** covered by this endorsement is \$75,000, which amount shall be part of and not in addition to the amount set forth in Paragraph 1. above.
4. Our maximum aggregate limit of liability for all **business income loss** covered by this endorsement is \$100,000, which amount shall be part of and not in addition to the amount set forth in Paragraph 1. above.
5. Our obligation to pay any **loss, expense, pci-dss fines** or **business income loss** is in excess of the applicable retention stated below. In the event that the same or related fact(s), circumstance(s), transaction(s), or event(s) result in coverage under more than one Coverage Agreement, only the highest applicable retention will apply.
6. The retention applicable to Coverage Agreement I.A. of this endorsement is \$1,000 which shall apply to each and every **claim**.
7. The retention applicable to Coverage Agreement I.B. of this endorsement is \$1,000 which shall apply to each and every **privacy and network security incident**.
8. The retention applicable to Coverage Agreement I.C. of this endorsement is \$1,000 which shall apply to each and every **privacy and network security incident**.
9. The retention applicable to Coverage Agreement I.D. of this endorsement is \$1,000 which shall apply to each and every **privacy and network security incident**.

##### B. Reporting and Notice

1. As a condition precedent to coverage under this endorsement, you must give us written notice of a **claim** or a **privacy and network security incident** as soon as possible after such **claim** or **privacy and network security incident** becomes known to any of **you**, but no later than the end of the policy period.

2. If, during the policy period, **you** become aware of any **wrongful act** which may subsequently give rise to a **claim**, **you** will give us written notice of such **wrongful act** as soon as possible after such **wrongful act** becomes known to **you**, but no later than the end of the policy period. We will treat any subsequently resulting **claim** as if it was first made during the policy period.
3. When a **claim** is made against **you**, and there are multiple **claims** arising from the same **wrongful act** or **related wrongful acts**, all such **claims** will be considered a single **claim** and will be deemed to have been made at the time the first **claim** was made.

**C. Duty to Defend**

We have the right and duty to defend **you** in the investigation, settlement or defense of any **claim**, even if a **claim** is groundless, false or fraudulent. **You** agree not to make any payment, engage in any settlement negotiation, incur any **loss**, admit liability or assume any obligation without the prior written consent of us.

We will have no obligation to pay any **loss** or to continue to defend any **claim** after the limit of liability stated in Section IV.A.2. of this endorsement has been exhausted.

**D. Duty to Cooperate**

**You** must provide us with full assistance and cooperation at all times, including timely and accurate reporting and information about all incidents, **claims**, **loss**, and **expense**.

**E. Other Insurance**

Any coverage provided by this endorsement is excess over and will not contribute to any other valid and collectible insurance, unless such other insurance is specifically written as excess over this policy; provided however, coverage under this endorsement for **expense** will be primary.

**F. Subrogation**

If any payment is made under this endorsement for **loss** or **expense**, and there is the ability to recover against any third party, it is agreed that **you** tender all **your** rights of recovery to us. **You** also agree to assist us in exercising such rights. Any recovery will first be paid to us toward any incurred subrogation expenses, **loss** or **expense**, and any remaining amounts will be paid to **you** for reimbursement of any retention paid.

**G. Cancellation**

We may not cancel this endorsement except for failure to pay premium when due, in which event, we will provide written notice of cancellation to the **named insured**. Such notice will be mailed to the **named insured** at least 10 days prior to the effective cancellation date, and a copy will be sent to the **named insured's** agent of record.

This endorsement may be cancelled by the **named insured** by providing written notice to us stating the effective date of cancellation.

**H. Alternative Dispute Resolution**

If a dispute arises between **you** and us in connection with this endorsement and cannot be resolved through informal negotiation, the parties will attempt to resolve the dispute through mediation before a mutually agreeable mediator. The mediator's expenses and fees will be split equally by the parties. If the dispute has not been resolved upon conclusion of the mediation process, then either party may file suit in any court having jurisdiction over the parties and the subject matter of the dispute or disagreement.

**I. Coverage Territory**

The coverage under this endorsement applies anywhere in the world.

## J. Incident Response

### 1. Incident Response

The third party service providers (each a "Preferred Provider") and their respective services described in this endorsement are pre-approved by us to assist **you** in the event of a **privacy and network security incident**. Preferred Providers are not affiliated with us and are solely responsible for all services.

### 2. Notice of Incident

As a condition precedent to coverage, **you** must comply with all obligations under this endorsement, including without limitation, providing us notice of any incident in accordance with Section IV.B. of this endorsement.

### 3. Incident Response Consultation Services

The exclusive Preferred Providers are pre-approved by us to provide **incident response consultation** services in connection with a **privacy and network security incident**. Any decision to engage the services of a Preferred Provider is solely at **your** discretion.

If **you** do elect to retain the services of a Preferred Provider, **you** agree to execute an engagement letter outlining the services to be provided. Our liability will only apply to **incident response consultation** services provided by a Preferred Provider.

### 4. Incident Response Services

#### Data Forensics:

We have a list of Preferred Providers pre-approved to provide **data forensics** to **you** in connection with a **privacy and network security incident**. Please contact our Claims Department at «LossRun@bbprograms.com» to obtain consultation as to hiring a consultant. Any decision to engage the services of such Preferred Providers pre-approved to provide **data forensics** is solely at our discretion.

These services include:

- a. Evaluation and analysis of **your network** to gather and preserve evidence for determining the breadth and source of a **privacy and network security incident**; and
- b. Data mining to identify the **affected population**; and
- c. Remediation of a **privacy and network security incident** on **your network**.

#### Notification, Fraud Monitoring and Resolution Services, and Call Center Services:

Preferred Providers are pre-approved by us to provide **notification, fraud monitoring and resolution services** and **call center services** on behalf of **you** in connection with a **privacy and network security incident**. Preferred Provider services include:

- a. Management of notification letter printing, mailing (via first class mail) and return mailing processing;
- b. Change of address lookup and address verification;
- c. Social Security Number verification and death registry lookup;
- d. Enrollment in Credit Monitoring for a period up to 12 months from the date of enrollment;
- e. Enrollment in monitoring for individuals under the age of 18, with continuous service until they reach the age of majority;

- f. Automatic enrollment in Identity Protection, Repair and Resolution Services for a period of 12 months from the date of enrollment; and
- g. **Call center services** for a period of up to 12 months following notification of a **privacy and network security incident**.

Nothing in this Section is meant nor will it be construed as a guarantee that the Preferred Providers will be available to provide the services described herein. We reserve the right to substitute a provider of like qualifications and competency in the event that a Preferred Provider is unavailable to perform the services.

We may also change, amend or supplement our Preferred Providers from time to time for any reason. Both we and **you** will agree in writing prior to retaining any vendor that is not a Preferred Provider.

Without our prior written consent, no coverage will be available under this endorsement for any services performed by, or any engagement of, any third party service providers that are not specifically identified in this endorsement or pre-approved by us.

#### K. **Business Income Loss Calculation**

The amount of **business income loss** will be calculated by an independent third party forensic accountant, to be mutually agreed upon in writing by us and **you**, taking into account both **your** net profit or loss during the 90 day period immediately preceding the **privacy and network security** incident that gave rise to the **business income loss** and the net profit or loss **you** potentially could have generated had the **privacy and network security incident** not occurred.

#### L. **Extended Reporting Period**

1. If this policy is cancelled or non-renewed for any reason other than non-payment of premium, the **named insured** has the right, within sixty (60) days of the end of the policy period, to purchase an Extended Reporting Period for one year for an additional premium of 100% of the premium charged for this endorsement. Once purchased, the premium for the Extended Reporting Period will be deemed fully earned.
2. If the Extended Reporting Period is purchased, the additional premium and effective dates will be stated in the Extended Reporting Period endorsement.
3. The Extended Reporting Period does not increase or reinstate our limits of liability and this policy does not cover **loss** or **expense** from any **wrongful act** which first takes place after the end of the policy period.

All other provisions of this policy remain unchanged.

THIS ENDORSEMENT FORMS A PART OF POLICY NUMBER: D006449-03

Issued by: Aspen American Insurance Company

Issued to: Christie Jo Berkseth-Rojas DDS

Effective date: 12/06/2019

## EMPLOYMENT PRACTICES LIABILITY – DEFENSE COVERAGE ENDORSEMENT – MINNESOTA

This endorsement modifies insurance provided under the following:

### PROFESSIONAL LIABILITY COVERAGE PART DENTISTS/ORAL SURGEONS

In consideration of the premium paid, the policy is modified as follows:

**IMPORTANT NOTICE: THIS ENDORSEMENT IS WRITTEN ON A “CLAIMS MADE” BASIS AND, WITH RESPECT TO CLAIMS ALLEGING EMPLOYMENT PRACTICES WRONGFUL ACTS WHICH ARE FIRST MADE AGAINST YOU WHILE THIS POLICY IS IN FORCE OR DURING ANY APPLICABLE EXTENDED REPORTING PERIOD, , PROVIDES COVERAGE ONLY FOR CERTAIN CLAIM EXPENSES. NO COVERAGE IS PROVIDED FOR AWARDS, JUDGMENTS, SETTLEMENTS OR OTHER MONETARY SUMS RELATED TO SUCH CLAIMS. READ ALL TERMS OF THIS ENDORSEMENT CAREFULLY.**

Prior Acts Date of this Endorsement:	(See Attached Dentist Schedule)		
Limits of Defense Coverage	\$25,000	Each Claim	
Payable By Us:			\$25,000 Annual
Aggregate			
Named Insured's Coinsurance Payment:	As set forthin Section II.D. Each Claim		

As a condition precedent to the coverage provided pursuant to this endorsement, the payment of the premium must be made when due. Subject to the terms and conditions of this endorsement and the policy to which this endorsement is attached, we agree with **you** as follows:

#### I. COVERAGE AGREEMENTS

- A. We have the right to and will defend **you** and we will pay **claim expenses** incurred on **your** behalf in the defense of any **claim** not otherwise excluded under this coverage part, alleging an **employment practices wrongful act** against **you** which has been asserted by an **employee**. We will do this even if the **claim** is groundless, false or fraudulent, provided that at or prior to the **prior acts date** applicable to this endorsement **you** did not know, or could not have reasonably foreseen that such **employment practices wrongful act** would give rise to a **claim**. In such case, we will pay, subject to the limits of defense coverage stated above, and **your** coinsurance obligations described herein the fees, costs and expenses of such defense. We will select and designate defense counsel to defend the **claim** made against **you**.
- B. The **employment practices wrongful act** must begin on or after the **prior acts date** applicable to this endorsement and a **claim** must be first made against **you** after such **prior acts date** and reported to us prior to the end of the policy period stated on the policy Declarations and any applicable **extended reporting period**.
- C. All **claims** arising out of, or in connection with, the same or related **employment practices wrongful act**, shall be considered first made during the policy period in which the earliest **claim** arising out of such **employment practices wrongful act** was made, and all such **claims** shall be subject to the same limits of defense coverage.
- D. We have no duty to defend **you** or to pay **claim expenses** which are excluded from coverage under this endorsement.
- E. After **you** report a **claim** to us alleging an **employment practices wrongful act**, and subject to all other terms of this endorsement, we will appoint an attorney to defend **you**. The attorney designated by us to defend **you** will

F. Once our payment of **claim expenses** equals the limits of defense coverage, **you** will be responsible for the payment of all further fees and expenses, including those of any attorney who thereafter may represent **you**. If **you** choose either not to continue to be represented by the attorney we originally assigned to represent **you** or **you** fail to agree with that attorney on the payment of future fees and expenses, **you** will:

1. allow the attorney assigned by us to represent **you** to withdraw from representing **you**;
2. do nothing to impede or prohibit that attorney from withdrawing from **your** representation; and
3. cooperate with us and with that attorney to facilitate the withdrawal.

## II. LIMITS OF DEFENSE COVERAGE

### A. Each Claim

Subject to Paragraph **B.** below, the each **claim** limit of defense coverage stated above is the maximum we will pay for all **claim expenses** arising out of, or in connection with, the same or related **employment practices wrongful act**, regardless of the number of **you, claims** or claimants.

### B. Annual Aggregate

The maximum we will pay for all **claim expenses** for **claims** which are made during the policy period shall not exceed the annual aggregate limit of defense coverage. The annual aggregate limit applies to each annual policy period

C. The limits of defense coverage and coinsurance shall apply separately to each **named insured**. Those of **you** who are not **named insureds** share the **named insured's** limit of defense coverage and are subject to each **named insured's** coinsurance.

### D. Coinsurance

Each **named insured** will share with us in the payment of all **claim expenses**, up to the applicable limits of defense coverage as the following illustrates:

<b>Claim Expenses</b>	<b><u>Named Insured's Coinsurance Payment</u></b>	<b><u>Our Payment</u></b>
Percentage (%) of the first \$5,000	0%	100%
Percentage (%) of the following \$30,000	33.33%	66.67%
<b>Total: \$35,000</b>	<b>\$10,000</b>	<b>\$25,000</b>

The **named insured** shall be billed directly for the amount of the **named insured's** coinsurance payment and agrees to pay those amounts when due. The **named insured** shall reimburse us within 30 days of notice of payment on his, her or its behalf by us for any amounts we have paid which are the **named insured's** coinsurance payment obligation.

Failure to satisfy the coinsurance payment obligation under this provision may result in non-renewal of coverage at its expiration date.

## III. SPECIAL DEFINITIONS

The definitions set forth below, in addition to those definitions set forth in the policy, are applicable to this endorsement. To the extent there is any inconsistency between the definitions in the policy and the definitions of this endorsement, the definitions set forth below control, but solely with respect to the coverage provided under this endorsement and for no other purposes whatsoever.

"**Claim**" means any:

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- A. demand for money or other relief by an **employee** naming **you** and alleging an **employment practices wrongful act**;
  - B. proceeding initiated against **you** by an **employee** alleging an **employment practices wrongful act** before any court, governmental body, or arbitrator or arbitration panel, which is legally authorized to render an enforceable civil judgment, award or order for money damages; or
  - C. proceeding initiated against **you** by an **employee** before the United States Equal Employment Opportunity Commission or other state or local governmental body whose purpose is to address **employment practices wrongful acts**.

"**Claim**" does not include criminal:

- A. charges;
- B. indictments;
- C. investigations; or
- D. proceedings of any kind or nature.

"**Claim Expenses**" means:

- A. fees charged by an attorney we designate to defend **you**; and
- B. all other reasonable fees, costs and expenses incurred or authorized by the attorney we designate to defend **you**, related to the investigation, adjustment and defense of a **claim**.

"**Claim Expenses**" shall not include:

- A. any awards, judgments, settlements or other monetary amounts, including, but not limited to, court costs or attorneys' fees, paid or payable to an **employee** in connection with or on account of a **claim**;
- B. payment of insurance plan benefits claimed by or on behalf of retired **employees**, or that a claimant would have been entitled to as an **employee** had **you** provided the claimant with a continuation of insurance;
- C. any fees, costs or expenses incurred or authorized by **you**, or anyone acting on **your** behalf, without our prior written consent; or
- D. any **claim expenses** charged by an attorney who we did not designate to defend a **claim** asserted against **you**, unless we agreed in writing to pay these **claim expenses** before they were incurred.

"**Discrimination**" means an employment termination, a demotion, a failure or a refusal to hire or to promote, a payment of wages and/or of benefits, an assignment of job duties, of job responsibilities and/or of hours of work, or an assignment of supervisor(s), and/or an application of **your** employment policies or procedures which is motivated in whole or in part by the **employee's** race, color, religion, creed, age, sex, disability (as defined in the Americans with Disabilities Act of 1990 including any amendments thereto or as determined by any court ruling) national origin, sexual orientation or preference, , and/or pregnancy.

"**Employee**" means any natural person whose service or work was or now is engaged and directed on a daily basis by **you**, including any current or former full-time or part-time **employees**, current or former **supervisory employees**, and applicants for employment.

"**Employee**" does not mean any seasonal or temporary employees, volunteers, owners, partners, shareholders or members of the **named insured**.

"**Employment Practices Wrongful Act**" means one or more of the following alleged acts, insofar as they arise out of an **employee's** employment with any **named insured**: **discrimination**, **sexual harassment**, **wrongful termination**, breach of any employment agreement, breach of the implied covenant of good faith and fair dealing, misrepresentation, equal pay violations, invasion of privacy, defamation, negligent or intentional infliction of emotional



**"Extended reporting period"** means the time after the policy period for reporting **claims** due to an alleged **employment practices wrongful act**. The **claim** must occur on or after the **prior acts date** and before the end of the policy period, and coverage is otherwise subject to all limitations and exclusions of this amendatory endorsement.

**"Named Insured"** means any entity or any dentist listed on the Declarations or in any Schedule of Insured Dentists.

**"Sexual Harassment"** means unwelcome sexual advances, requests for sexual favors, or other conduct of a sexual nature when:

- A. submission to such conduct is either implied or stated to be a term or condition of employment, or a factor in evaluating the individual's job performance, eligibility for promotion, eligibility for an increase in compensation or any other component of employment; or
- B. such conduct interferes either directly or indirectly with an individual's work performance by creating a hostile, offensive or intimidating environment.

**"Retire"** means the complete cessation of performing work or engaging in **your** own occupation.

**"Supervisory Employees"** means any **employee** of **yours** who has the authority to employ, promote, demote, terminate employment, grant salary increases, direct the work of, discipline, and/or evaluate the performance of other **employees** of **yours**.

**"Totally and permanently disabled"** means that **you** have become so disabled, as a result of injury or disease, as to be wholly prevented from performing work or engaging in **your** own occupation. Such a condition must have existed continuously for not less than six months and must be expected to be continuous and permanent.

**"Wrongful Termination"** means any termination of employment in a manner in violation of any law or is in breach of any employment agreement.

**"You"** or **"Yours"** means:

- A. any **named insured**;
- B. if the **named insured** is an individual, the person designated, but only with respect to the conduct of a business of which that individual is a sole proprietor; and
- C. any of the **named insured's** owners, executive officers, partners, shareholders of professional corporations, members of limited liability corporations, **supervisory employees** or members of the board of directors, trustees or governors, but only while acting within the scope of their duties as such.

#### IV. EXCLUSIONS

We will not pay under this endorsement any awards, judgments, settlements, or monetary sums paid or payable to an **employee** on account of a **claim** or any fees, costs or expenses resulting from compliance with non-monetary relief.

In addition, we will not pay **claim expenses** incurred as a result of any **claim**:

- A. brought by **your** spouse, child or other dependent;
- B. brought by any former or present director or officer, owner, shareholder, member, partner, predecessor or successor firm;
- C. alleging any **employment practices wrongful act** which began before the **prior acts date** of this amendatory endorsement;
- D. required to be listed in response to a question in the application, any **claim** arising out of a circumstance required to be listed in response to a question in the application, or any **claim** of which **you** gave written notice before the issuance of this amendatory endorsement to any insurer under any other policy;



- E. arising from facts, situations or circumstances which, as of the **prior acts date** applicable to this endorsement, **you** knew or could have reasonably foreseen, or which a reasonable person could have foreseen, might be the basis of a **claim** against **you** alleging an **employment practices wrongful act**;
- F. whose sole allegations seek the recovery of judgments or awards which are deemed uninsurable by law;
- G. alleging any **employment practices wrongful act** for which **you** are liable as an administrator, executor, conservator, guardian, or any similar fiduciary capacity;
- H. under the Employee Retirement Income Security Act of 1974, Public Law 93-406, including amendments thereto, commonly referred to as "ERISA" or the Pension Reform Act of 1974;
- I. for unemployment compensation, or Workers' Compensation, disability benefits and/or other similar **claims**;
- J. under the Worker Adjustment and Retraining Notification Act, Public Law 100-379, (1988), including amendments thereto and/or other similar laws;
- K. under the Family and Medical Leave Act, Public Law 103-3, (1993), including amendments thereto, and/or other similar laws;
- L. under any federal, state or local statutory law or common law or any of their amendments which are similar to the statutes referred to in Sections IV. H. through IV. K. of this endorsement;
- M. under any government or administrative order or regulation relating to employment practices under which **you** have either implicitly or explicitly consented to be bound;
- N. alleging any **employment practices wrongful act** based on an alleged failure to pay wages and/or benefits due or payable to an **employee**, except where the alleged failure to pay wages and/or benefits is caused by **discrimination**;
- O. alleging any **employment practices wrongful act** committed by **you** or at **your** direction with actual or alleged dishonest, fraudulent, and/or criminal purpose;
- P. arising out of injury to any person, with the exception of a **claim** of **employment practices wrongful act**;
- Q. arising out of or in connection with any labor disputes or negotiations, including but not limited to the replacement of **employees**, lockouts, strikes, picket line violence, boycotts, union organizations, unfair labor practices or other similar actions;
- R. seeking damages, costs or expenses incurred by **you** pursuant to the Americans with Disabilities Act of 1990, including any amendments thereto or as determined by any court ruling with the exception of a **claim** for an **employment practices wrongful act**; or
- S. arising out of any partnership, joint venture, corporation or other entity of which **you** are a partner, owner, shareholder or member and which is not designated in this policy as a **named insured**.

## V. SPECIAL CONDITIONS

The conditions set forth below, in addition to those set forth in the policy, are applicable to this endorsement. To the extent there is any inconsistency between the conditions in the policy and the conditions of this endorsement, the conditions set forth below control, but solely with respect to the coverage provided under this endorsement and for no other purposes whatsoever.

### A. Notice and Cooperation

If a **claim** is made against **you** during the policy period for an alleged **employment practices wrongful act** that happened after the **prior acts date** applicable to this endorsement, **you** must give notice to us as soon as reasonably possible.

To the extent possible, notice should include:

1. the identity of the claimant alleging the **employment practices wrongful act**;
2. the identity of the person who allegedly committed the **employment practices wrongful act** and any witnesses;
3. the date the alleged **employment practices wrongful act** took place; and
4. a copy of any written complaint, charge or demand.

In addition to the above, you agree to immediately:

1. fully cooperate with us or our designee in the investigation or defense of any **claim** or the enforcement of any rights of contribution or indemnity against another who may be liable to you because of such alleged **employment practices wrongful act**;
2. forward copies of all documents which you receive in connection with the **claim** to us; and
3. attend hearings and trials, assist in securing and giving evidence, completing narrative reports, and obtaining the attendance of witnesses.

No one is authorized, except at your own cost, to voluntarily make any payment, assume any obligation or incur any expense without our consent.

#### B. Other Insurance

Solely with respect to this endorsement, the following provision replaces paragraph XI. (**INSURANCE UNDER MORE THAN ONE COVERAGE**) of the Common Policy Conditions to which this endorsement is attached:

With respect to any **claim** or **claims** to which this endorsement applies, no coverage shall be available under any other Coverage Part of this policy or any other insurance policy issued by us.

### VI. AWARD OF COURT COSTS AND/OR ATTORNEYS' OR OTHER FEES

#### A. Awards to you and/or to us

In the event that you, us, and/or the attorney designated by us to represent you, are awarded court costs, attorneys' fees or other fees, the award shall be distributed to you and to us based on the percentage of total payment made by you and by us in defense of the **claim** up to the time the award is made.

#### B. Sanctions

1. Any costs, attorneys' fees or fines ordered by a court or government agency to be paid by you resulting from your conduct will be paid solely by you and will not be reimbursed by us.
2. Any costs, attorneys' fees or fines ordered by a court or government agency to be paid to the court or government agency by us or the attorney designated by us to represent you, resulting from our conduct or the conduct of the attorney designated by us to represent you, will be paid solely by us.
3. Unless otherwise prohibited by law, you will reimburse us or the attorney designated by us to represent you, for any costs, attorneys' fees and/or fines that are assessed against us or the attorney assigned by us to represent you, and which result from conduct attributable to you.

### VII. EXTENDED REPORTING PERIOD

- A. If this policy is cancelled or non-renewed for any reason other than non-payment of premium, the **named insured** first listed on the Declarations on behalf of all of **you** shall have an automatic **extended reporting period** at no charge, which terminates one year after the end of the policy period. Such **extended reporting period** coverage shall be applicable to **claims** arising from **employment practices wrongful act** that occurred prior to the end of the policy period and which are otherwise covered by this policy, subject to the following conditions:
1. Such extension for the reporting of **employment practices wrongful acts** shall not apply to:
    - a. any paid **claim**; or
    - b. any pending **claim** or proceedings;
- B. The limits of liability stated under this policy at the time of cancellation or non-renewal will be the limits of liability applying to the **extended reporting period**.

All other provisions of this policy remain unchanged.

THIS ENDORSEMENT FORMS A PART OF POLICY NUMBER: D006449-03

Issued by: Aspen American Insurance Company

Issued to: Christie Jo Berkseth-Rojas DDS

Effective date: 12/06/2019

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **AUTOMATIC TERMINATION ENDORSEMENT**

This endorsement modifies insurance provided under the following:

### **COMMON POLICY CONDITIONS**

In consideration of the premium paid, the policy is modified as follows:

#### **AUTOMATIC TERMINATION**

This policy will automatically terminate at the end of the policy period if **you** or **your** representative do not accept our offer to renew it. **Your** failure to pay the required renewal premium as we require means that **you** have declined our offer.

All other provisions of this policy remain unchanged.

THIS ENDORSEMENT FORMS A PART OF POLICY NUMBER: D006449-03

Issued by: Aspen American Insurance Company

Issued to: Christie Jo Berkseth-Rojas DDS

Effective date: 12/06/2019



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 AD R D RA R LAM AR R L D AL  
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The **dominant** **individual** described above is not chosen in or after the **first** **round** and the **first** is not be first in the prior to the end of the **primary** period stated on the Declaration of Intention.

We \_\_\_\_\_ the right and will defend \_\_\_\_\_ any \_\_\_\_\_ We will \_\_\_\_\_

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We have no duty to end without depending or indirectly any other not covered by the Commerce Port.

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We will not depend, or rely, under this Commerce Port and

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the **director** may **relinquish** **control** in the **re-employment** by the **director**

☐ the \_\_\_\_\_, wid., parent, brother, or sister of the employee \_\_\_\_\_

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☐ If any information the individual provided indicates that another entity believes or has information regarding

Time in dependent

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[illegible]

**B** ☐ Any ☐ Int ☐ or Any entity ☐ ☐ Under Any One ☐ ent or Worker's Compensation, disability benefit, or other financial award

☐ I hereby certify that I am not a party to any contract or agreement that I do not wish to

no liability that you would owe in the absence of the contract or agreement but only as a result of a contractual arrangement created by you or anyone for whom you are legally responsible.

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# et Mente Ornitio

## **Preferred Provider Organization**

## Independent Probability Addition

**d** Any other minor revision

[illegible]

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☐ warranty ☐ time ☐ or ☐ quality ☐ any termination ☐ event ☐ or ☐ exercise ☐ may ☐ be ☐ limited ☐ or ☐ excluded in  
☐ connection with ☐ treatment ☐ may ☐ be ☐ excluded

Do you or do you not intend to do all the work in the institution that state, ordinance or regulation is in existence?

We will defend any right that doesn't come from the government and would be taken away if the government did not supply it. In other words, we will only try to keep, limit, and enhance personal freedoms.

My ability to perform, as superintendent, director, administrative executive officer or any

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laboratory or business

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any harm, damage, disease, death or destruction

with respect to which the are an insured under a Nuclear Energy Liability Policy issued by

Nuclear Energy Liability Insurance Association

as Material and Energy Liability Underwriter

Nuclear Insurance Association of Canada,

or would be an insured under any other policy it did not terminate due to expiration of its liability or

resolving the standard or procedure for a claim and with respect to which

any entity is required to obtain indemnification pursuant to the Atomic Energy Act 54 or any of its amendments or

the are, or had this policy not been issued would be, entitled to indemnity from the United States or America or any of its agencies, under any agreement entered into by the United States or America or any of its agencies with any entity

resolving the standard or procedure for a claim

the policy or claim

is of any policy which owned or operated by or on behalf of

has been discontinued or discontinued therefore

is contained in any and at any time received, owned, used, processed, stored, transported or disposed of by or on behalf of

the harm, damage, disease, death or destruction arises out of the mining by the service, operation, use or element in connection with the mining, construction, maintenance, operation or use of any nuclear material facility is within the standard or procedure, the standard or procedure only to harm or destruction property of any nuclear material

any line, benefit, condition, agreement payment or the return or withdrawal of or patient treatment or any of its benefits or rights payable under this policy is covered by law

a claim made resolving the procedure for a claim by any dentist who is not listed on the Declaration or on the Schedule of Insured Dentists, however, this condition does not apply to any liability or any other or result of a claim made

harm or death that was expected or intended, or which a reasonable person could have expected

This condition does not apply to harm resolving the the reasonable time to protect person or property

any claim arising out of contract or agreement in any

contractual condition

agreement or conspiracy to restrain trade

This condition does not apply to claim arising from your activity at or receipt of a member of any committee, committee, or board which provides underwriting or claim of advice or recommendation to, provided your activity is within the scope of the committee's, committee or board's established guidelines

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The information may relate to any item, past or present origin of any

no request, demand or order that any or other test or, monitor, learn or, receive, contain, treat, deliver or negotiate, or in any way respond to, or accept the effect of any communication

It may be assumed that the Government of the United Kingdom, in its communications, is not intended to be taken as an admission, or in any way recommending to, or endorsing the effect of the above.

Let any  $l$   $\times$   $l$   $\times$   $l$

ri in t d d w i ened

priority error detection

**b** After the prior audit date, on the inspection date set forth below, was either new or old evidence added to the above shown that it could result in a claim for

win the election date today in the bet

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More information or documents will only be added if the relevant documents are identifiable property which has not been previously insured or destroyed in

☐ I deny in writing that I have been involved by or in any manner befitting under any contract or agreement

It is not intended in our beamed not to let the standard be represented

We will never forget the terrible tragedy in

the results of a sudden and identifiable and or destruction of our records or work  
as set by or in our becomend

the red dot row has been cut off by an entity that is not

This document is intended for the use of the recipient, and is not to be used for any other purpose. This document is not to be used for any other purpose. This document is not to be used for any other purpose.

any item code, or any person or whose act or omission are legally responsible, or any other person, in any, legal action or proceeding or any act or any defined recorded whether or not the above or legal document was included in connection with or under the title or description of the

We will defend any right it has in its own territory and will be considered in the event it did not comply. In the event, we will only try to see that the end of the defense.

□□ □**d**□□□□□ □□□□**d**□□□□in□□□□in□□



On 000, just the time after the [redacted] [redacted], the new [redacted] date [redacted] (per [redacted] or [redacted]) was [redacted], [redacted], [redacted], [redacted], [redacted] or [redacted] obtained, or restricted or an ordinary date with respect to the [redacted] or [redacted] [redacted] soon with the [redacted] is based on

the prescribing or dispensing or controlled substance by any or anyone or whose it is really responsible if the required license or restriction to prescribe or dispense controlled substance would not in effect



**A** ☐ ☐ ☐ ☐ ☐ ☐ ☒ ☐ ☐ ☐

The ~~in~~ ~~it~~ ~~possibility~~ ~~dated~~ ~~for~~ ~~each~~ ~~claim~~ ~~in~~ ~~the~~ ~~in~~ ~~it~~ ~~possibility~~ ~~for~~ ~~anyone~~ ~~or~~ ~~does~~ ~~any~~ ~~origin~~ ~~not~~ ~~on~~ ~~or~~ ~~in~~ ~~connection~~ ~~with~~, ~~the~~ ~~any~~ ~~or~~ ~~related~~ ~~document~~ ~~indicated~~

B A r

Subject to condition A above, the total of its net liability or assets or debt or assets shall exceed the net liability stated on corporate Annual financial statements or which shall be made during the same period or included. The corporate net liability shall be to each anniversary period.

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**D.** A claim of origin of the **same design**, recorded when such claim is **made** shall be considered first in date during the **only period** in which the **earliest claim** of origin of the **same design** was **made**, and **subsequent claim** shall be **subject** to the **priority** of its **priority**.

The inability completely ceases to exist once it is removed. These words are not as removed as the word itself in its ability.

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A portion of the total value of the taxable property shall be assessed on or after the first day of the July period prior to expiration. Local boards and local government are included.

**B** `Integer` and `IntegerProperty` must be defined by `default` and `derive` in the `Integer` `derive`

"Don't mind" means any statement, deleted text, error or omission, or a series of statements, deleted text, error or omission, in the copying or more to copy or otherwise created by me or by anyone or with me or the copy itself. We are inside our or otherwise created or a member of our credit union, standard review or other organization board or committee related only to a protection of identity or a credit union.

"**Revised RRR**" means the time after the entry period, for reporting of the revised RRR. The revised RRR is not entered on or after the RRR period and before the end of the entry period.

"**individuals**" **encompass** entity **would** be **included** **under** the IRS definition

"**rr**" is defined in the **enerConditi**n, **in**de the **win**

# A mini review

**B** ☐ ☐ ☐ ☐ e ☐ rre ☐ t, detenti ☐ n, i ☐ ☐ ri ☐ ☐ n ☐ ent ☐

☐ write entry revision rather than the right priority only

**D** ☐ **i** ☐ **n** ☐ **n** ☐ **i** ☐ **d** ☐ **i** ☐ **r** ☐ **t** ☐ **t** ☐ **r** ☐ **y** ☐

Our written constitution is a territory

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☐ I am **d** ☐ **r** ☐ **e**n ☐ any entity or any dentity listed on the Declaration or in any Schedule Included Dentity  
☐ I am **d** ☐ **r** ☐ **e**n in ☐ any dentity will be ☐ e ☐ partner, ☐ ☐der, or e ☐ yee during the ☐y period  
orided tot wit in 3 ☐ day ☐fer be ☐ in ☐ ☐der, ☐partner, or e ☐ yee

**A** we re notified \_\_\_\_\_ intent, election, owner\_\_\_\_\_, r e \_\_\_\_\_ent

**B** On the date we are notified, \_\_\_\_\_ other dentist(s) was/were partner(s), \_\_\_\_\_ other \_\_\_\_\_, \_\_\_\_\_ or employee(s) are named in this policy.

"**Irr Murr**" en "err murr" voor de r b r d r l

"**rrr A d**" e n t e d t e d n t e D e r t i o n t i e i t e r

**A**  dte  n<sub>o</sub>rrent wit<sub>h</sub> t<sub>h</sub>e e<sub>o</sub>e t<sub>i</sub>e dte  t<sub>h</sub>e  i<sub>l</sub>y<sub>o</sub>r

**B** ☐ I certify under oath that the entire title date of the policy shown will we find and agree that policy number will be

"unrepresented persons" are those persons who are licensed, trained and qualified to perform in their profession as identifiable persons who include their activities as a member who are creditworthy, financially sound or other professional board or committee related only to a professional society or committee unrepresented persons are unrepresented. Members unrepresented

"Roor" enote eete wdrawr the rrtie eenti try

"[REDACTED] and [REDACTED] disabled" meant that [REDACTED] could be [REDACTED] or disabled, [REDACTED] or die, [REDACTED] to be wrongly presented [REDACTED] or [REDACTED] or [REDACTED] in [REDACTED] own [REDACTED] or [REDACTED] or [REDACTED]. Since [REDACTED] condition [REDACTED] could be edited continuously [REDACTED] not [REDACTED] if [REDACTED] and [REDACTED] be expected to be [REDACTED] and [REDACTED].

██████████ M██████████ and ██████████ agree to the service that the service in the execution of the necessity, confidentiality, quality and cost as described in the attached contract, for services as determined when and whether the in the attached contract will be satisfied under any future plan.

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# A ny d mrd ny w ie er r in r l r

B. Any individual who is a resident of the State of New York, but who is not a resident of the State of New York, and who is not a resident of the State of New York, shall be deemed to be a resident of the State of New York.

Any individual who is identified as a sex offender, but who is not within the scope of the individual's duties in being a sex offender and who is under the direction or supervision of any sex offender and who is a member of a community organization.

D. Any dentist not listed in the Description or in any Schedule of Inured Dentist, but any wife performs those services or work that dentist is licensed, trained and qualified to perform in their profession as a dentist on behalf of the said married during a working interview and while under the close direction or supervision of the said married and any wife performs or attempted to perform

American identified in its B, and D books are the American provided to the and and, in addition their in its ability and ability restriction

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A r

Let's say I'm interested in any region other than mine to say the creation, I should create it and in the end I should read the record creation is said in advance, and I should see the right to an extended record record.

The **territory**, **order** and **time**

write the within 6 days of the termination reflecting the entire period

00 say the reason to go to city when die The reason will be decreased from the room, rate, and rating  
000 in effect at the inception of the next policy period

**B D D b l r R r**

Internation d'arrondissement

die r be e l d r l d b l d d r i n t e i y e r i d r

Read in the city period and

Q I'm 55 years old and I've been continuously involved with the Program for at least the immediately preceding 5 years.

**It has been continuously increased with the Program for the first time in the editorial review year.**

we will give you a limited number of resources

Submit your **draft** **proposal** and **if** or **per** **email**, **not** within 6 **days** **after** the end **of** the **initial** **reply** write to **the** **relevant** **author** **or** **editor**. We **do** **not** **require**

☐ written ☐ route ☐ the ☐ de ☐ t ☐ r

written or otherwise and our covered bill in and in the date it occurred, certified by the attending physician.

Some of our covered services to be it to be included in the date it occurred by any physician we designate is included.

The initial liability stated under the policy at the time of the incident, death, disability, or retirement will be the initial liability payable to the covered person or persons.

A prior claim does not establish a claim to be covered except if our written receipt is received by us in writing prior to the claim being received.

## Our AD and LM

### A. Our AD

We will reimburse you up to the amount of the claim for reasonable and necessary services incurred by our patient and paid by you, or the amount of the claim and covered by a third party. Reimbursement will be made upon receipt of sufficient documentation establishing payment by you or covered third party.

### B. Our LM

Our LM services will be provided to you or your patient.

Our services provided by:

Our patient

by any entity or person employed by or under contract with you, to provide our services.

Our any obligation to any entity or person under any one of our policies, Worker's Compensation, Disability Benefit, or other similar law.

Our covered by any other to render our services.

### C. Our LM and AD

Our lower reimbursement, the insured person, or the one on their behalf, will be written or otherwise or our AD and LM services, under the policy required, as soon as practicable. Lower reimbursement, the insured person will be able to obtain a medical report and other records. The insured person will be able to pay for services by any means selected by you. The election will be made when, and as often as we may reasonably require.

A reimbursement payment by you does not imply an additional liability.

Our AD and LM services are not covered by a third party rendered by the one other than a person or entity directly involved in the service under the policy. Based on the date of the claim and when was reasonably necessary to stabilize a patient's condition is directly involved in the incident or accident.

Our medical services, drug, and dental services, drug, medical and dental services, including but not limited to prosthetic devices and

by our business and other services and

by our business and other services and

Our AD and LM services are not covered by a third party rendered by the one other than a person or entity directly involved in the service under the policy. Based on the date of the claim and when was reasonably necessary to stabilize a patient's condition is directly involved in the incident or accident.

## Our AD and LM

The AD and LM services in addition to the Coverage Policy Conditions.

**A. Librarian**

I have no any reason that would broaden the coverage under the Coverage Part without additional review within 60 days prior to or during the review period, the broadened coverage will be immediately apply to the Coverage Part.

**B. Error**

The only direct detail would be in the word covered, however, that I am in code and it is broadened in the error.

**C. Error**

The coverage will be in the indication any by providing any requested information or criteria for review under the and provide written statement requested.



**BUILDING BLA... D... AL RA... AL  
R... R... A... M... RA... AR**

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**REAL PROPERTY**  
**BUILDING BLAND AL RA RAL**  
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BLD BLA D AL RA R AL  
R R A D M RA AR

Our use of the information in this privacy notice does not constitute an offer. Read the entire privacy policy to determine rights, duties and what is and is not covered.

For no reason that I can see, the word "and" is referred to the word "and" and anyone who is in an interest in the word "and" is referred to the word "and".

The word we, and our refer to the C++ any reading in in the

Words and phrases that appear in bold within the definition refer to **Definitions** in the **Common Policy Condition** and in the **Common Part**.

RAARM

**A word rrr**

We warrant or direct our agent to deliver property at the office described on the Declaration issued by or relating to any record shown above.

Considered a property of the window type, the property is written in the Definition or written below.

☐ ☐ **B** ☐ **ld** ☐ ☐ ☐

□□ □□r bl□□□□d□□□l □r□□□□□ □r□□□□l □r□□r□□□

□ □    □ □ □ □ ted □

☐☐ in ☐r ☐n t**h**e b**o**ld ☐☐☐☐☐r

in the pen, or in a cage, within 100 feet of the described premises

b) reice, nywhere in the world. The ot we winy ir doo oo when ooed by r retin oo  
oo rd oo oo io 3, oo oo oo, too oo oo doo noo ioo doo oo ioo ooed  
oo oo oo

in **indin** **r** **bl** **r** **rd** and **ter** **bl** **r** **d** **rd** in **indin** **ry**  
ne **tie** and **rint** and **tient** **r**

**d** in **din** **r**, **b**e**t**t**e** **w**i**n**

the **d** is followed by **r** and **l**

the first we will only in 3, the described receive within 5, per iteration

Items added at 500 or less are not considered **small**. The **small** criterion for **small** are in addition to the **small** criterion shown on the Definition.

and they and entities acted in our office while it was an organization, within our institution or the institution or partner or any employee within the and today the property, the described receive, or in transit between any other place, remain directly or

the, within any of the

disposition

destruction

We will not pay for data

recovery or continuation or critical error or condition

due to the fact of rendering property in any evidence or destruction

to property contained in any of the oriented device and the fact that they devoted in it is recorded by a continuous recording instrument in the device

The fact we will pay for data in any one event is

2,000 inside the device or they and certificate will

in or on the described device

b within a bank or institution and

5,000 outside the device or they and certificate will anywhere else

And

Controlled by the or the person

In addition to the fact of certificate related to

is considered one event

that the record of the they and certificate we can verify the fact that any data

In the event that we will determine the time of the

they at the time of the

certificate at their time of the certificate on the day the data is destroyed

or

We will pay for the other than the window, including lettering and orientation, located at the described device

owned by

b owned by the but in the area, body or control

We will pay for necessary

expenditure incurred to the the any of the or board of the

b repair or replacement expenditure of the

expenditure incurred to the or replacement of the

in addition to any restriction on our broadcast and/or other content subject to the  
winning

to our broadcast and/or other content is required to the described service and  
stored to any of a station own, lease or operate while the described service is being  
received or received, we will pay or do our best to get stored property covered by or relating to a  
broadcast service provided

to \$5,000 of the to any station and

during the storage period to be consecutive days but not beyond expiration of the policy

The Coverage does not apply to

the stored property is or are immediately incurred

the data is covered under a broadcast

property, including property that would be considered part of the broadcast, which are responsible for  
or are required to insure pursuant to the terms of the lease agreement

or otherwise

Broadcast and/or other content

We will pay for the automatic coverage under a policy within, or the named Day Limit, as described  
under Limit of Insurance Condition III E 6, due to the necessary condition coverage practice during the  
period of coverage. The condition must be covered by direct pay to the broadcast or  
broadcast and/or other content at the described service covered by or relating to a  
broadcast service provided or power wire as described under Paragraph B

We will pay for loss coverage under a policy within 2 consecutive months after the date of  
direct pay to the broadcast or power wire as described under Paragraph B. Coverage under a separate  
coverage policy to the station owned by the condition coverage

B. Damages

We will pay for the automatic coverage under a policy within 2 months of the date of the broadcast, recorded  
the number of broadcast and/or other content, due to the necessary condition coverage practice during the  
period of coverage. The condition must be covered by direct pay to the broadcast or  
broadcast and/or other content at the described service covered by or relating to a  
broadcast service provided

So long as we do not discontinue and notwithstanding anything to the contrary, the period of  
restriction

begin 24 months after the time of direct pay to the broadcast or do our best to get covered by or relating to any  
broadcast service provided at the broadcast and/or other content

end on the date when the broadcast and/or other content should be required, rebuilt or replaced with  
reasonable need and fair quality

As used herein, period of coverage does not include any increased period required due to the  
enforceable policy ordinance or law

repeal the construction, use or repair, or require the tearing down any property

require any or other to test air, monitor, clean up, replace, contain, treat, destroy or neutralize, or  
in any way respond to, or otherwise effect compliance

□ □    □ □ **r** □    □ □ □ □ □ □ □ □

[illegible]

We will only say in extraordinary circumstances that we are within 2 months of the date of direct communication with our power source as described under Paragraph **B**.

## Extended Example

We will try to see if the following properties are in our distance hierarchy

On being in the date property, each element is, if totally required, rebuilt or replaced and its  
 state is recorded and

**b** end in the earlier

On the date you would retire your practice with reasonable need, to the condition that would be edited in direct pay period you concerned

☐ 2 ☐ ne~~er~~the ☐ nt~~er~~ter t~~e~~ d~~e~~te deter~~i~~ined in (☐) b~~o~~o~~k~~

Logo and/or other marks of the company may not be used by direct or indirect persons of the described person without the written consent of the company or any other person.

□□ **R** □□□□

[illegible]

**B**     **r**  **d** **R**    **d**

Colorcode is provided for the Windows certified Colorcode Remote Extension. Any Colorcode provided for Colorcode Remote Extension under this SLA does not trigger any other Colorcode provided by this SLA or any end-user's SLA to the Windows extension.

☐ ☐ B ☐ ☐ U ☐ ☐ Sewer ☐ r Dr ☐ in

We will pay to \$25,000 for damage to covered property caused by water that broke or leaked or drained

With respect to the otherwise considered properties and entrance, the water considered property owned by water trust bodies or fewer or drain, will be considered as a road property.

Debris Re

We will only get 25% off

the point we say the direct yield is the ordered property

**b** the deductible in this category shall be the

On or before the return due date, the debtor shall provide to the creditor by electronic mail a copy of all documents and records relating to the bankruptcy case. The creditor will be notified by the court if they are required to file in writing within

80 days after the earlier of

the date of direct payment or

the end of the policy period.

This limitation does not apply to any additional debris removal provided in the Limits of Insurance section.

This coverage does not apply to

electrical equipment and or water

removal, repair or replacement of water

#### Protection of Property

It is necessary to move covered property from the described premises to preserve it, or for repair of, and by a licensed removal company, we will pay for any direct payment to that property.

while it is being moved or while temporarily stored at another location and

any time does not exceed within 60 days after the property is first moved.

#### Fire Department Service Charge

When the fire department is called to move or protect covered property from a licensed removal company, we will pay up to \$25,000 for our liability for fire department service charges.

covered by contract or agreement prior to date of

required by ordinance.

Not deductible amounts to the covered related expense.

#### Fire Extinction Reimbursement

We will pay up to an amount not exceeding \$5,000 in any one event.

for the cost of recharging our Underwriters Laboratories listed or Factory Mutual approved type ABC (multipurpose) fire extinguishers or dry chemical fire extinguishers after

being used in fighting a fire.

in an accident.

on our premises or on adjoining premises.

for the cost of recharging or replacing any type of extinguisher which caused the accident in our premises or on adjoining premises.

#### Arson Reward

We will pay up to \$25,000 for information which leads to an arson conviction in connection with damage caused by fire covered under this Coverage Part. Records of the number of persons involved in arson conviction for liability will not be increased.

#### Additional Important Read - Cost of Removal

We will only use your contact information, residence or residence for information on our products and services, for news and print and patient care information that will not be in a form of a form and service, or will be used for other purposes.

# Power Fire

We warrant that the described property covered by the fire insurance or other liability policy applied to the described premise, resulting in direct physical damage, was not obtained away from the described premise covered by a covered interest policy. The interaction of a relevant covered interest policy to the window type property not on the described premise, but conveying electricity, water, gas or other to the described premise.

- ☐ utility generation ☐ int
- b** ☐ wit ☐ in ☐ ition ☐
- ☐ ☐ b ☐ ition ☐
- d** ☐ tr ☐ n ☐ r ☐ er ☐ r
- ☐ tr ☐ n ☐ i ☐ j ☐ n ☐ l ☐ e ☐

I'd like to read by the end of the year, we will try to read in the

We will not pay for direct costs incurred during the 24-hour emergency window directly attributable to the power or other utility service.

## Condini Property

I, \_\_\_\_\_, as the landowner and initiator of this project, hereby certify that the information provided in this application is true and correct to the best of my knowledge and belief, and that I am not aware of any other person who is responsible for the information provided in this application.

However, we will not say or do anything to cause harm, injury, decline, or deterioration of any other property in the entire town or say or do anything to repair or remove it.

# Position Center and Revenue

We will only use reference to 25,000 or the 100,000 evidence origin of processed samples of 1000 processing drink each separate 2.0 into period of the entry, to extract all the data and or water of the described procedure in the release, discharge or discharge of the pollution is caused by or result of 1000 processed samples that contain the entry period. The evidence will be said only if they are reported to in writing within 80 days of the entry.

- ☐ the date of direct payment order
- ☒ the end of the inquiry period

Low, Tree, S, P and S

We will pay for our don't let them don't attend to our boldness, own, tree, grab and onto  
inordinately debris re-appearing

- a** The \_\_\_\_\_ we witnessed our dog \_\_\_\_\_ to \_\_\_\_\_ by \_\_\_\_\_ red \_\_\_\_\_ ball\_\_\_\_\_ it \_\_\_\_\_ described  
re\_\_\_\_\_
- b** The \_\_\_\_\_ we witnessed our dog \_\_\_\_\_ by \_\_\_\_\_ red \_\_\_\_\_ ball\_\_\_\_\_ it \_\_\_\_\_ described \_\_\_\_\_ re\_\_\_\_\_ or

own, tree, and rent, but not more than 5,000 for any one tree, or rent

We will not say or do any thing to tree, crab, and ant to retain the the win some of the wind for a while and die or grow more.

☐ Person ☐ Event ☐ and Property ☐ Other

Permitted to be owned by \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_ or \_\_\_\_\_ employee. The \_\_\_\_\_ we will \_\_\_\_\_ or \_\_\_\_\_ in 5, \_\_\_\_\_ it \_\_\_\_\_ described \_\_\_\_\_

b. Person or property located in our care, custody or controlled in or on the building or in the open, or in a vehicle, within 1000 feet of the described premise. The fact we will or do not will not exceed the Budget Dental Practice Person or Property in it or set forth in the Declaration of the described premise. Our agent or do not to Person or Property located within be in the amount of the owner of the property.

Are there any more?

Ennet Red e D

We will only copy any necessary evidence into our report, and the rest will be destroyed.

□□ t□ red□□ e t□ e □□ □□ nt □□ **d**□□ □□ □□

They're the extent that they do not exceed the amount that otherwise would have been payable

## Under the Commerce Port

**Authority**

We warrant that the information is accurate, current and reliable and that the information is not in violation of any applicable law, regulation or policy. We warrant that the information is not in violation of any applicable law, regulation or policy. We warrant that the information is not in violation of any applicable law, regulation or policy.

## Attachment and New Binding

We warrant for the information provided herein that the information is true and correct to the best of our knowledge and belief, and that the information is not false or misleading in any material respect.

new **bold**, whether we're under nutrition

**Infertility treatment bold**

any machinery, equipment, or building used or intended to be used in or within the feet of the described premises and

used in the introduction, iteration or addition or

**b** in ident it t e n y new **b**ld

I cannot direct my judgment to deny the fact that, for the first time, the word "corruption" will be in the date book of practice would be in the direct judgment of the board and not denied.

# Money Order and Counterfeit Paper Currency

We wi□□□y □□r □□□d□e t□□

the effectiveness in good faith, in exchange for merchandise, Money or Service, on any date or  
 hereon any order, issued or submitted to have been issued by any date or hereon any, in  
 the any order in not said representation or

b) the effect thereof in each of the relevant areas outlined above on interest United States or Canadian dollar currency

The ☐ that we will only use for any ☐ is ☐.

## Formery and Alterti

□□ We witness or attest directly to the entry or alteration of, on or in any deed, draft, promissory note, or other written article, order or direction to pay of any certain in money, made or drawn by or drawn upon any or made or drawn by one person or agent or assigned to have been so made or drawn.

b) I have been asked for reasons to say the alleged incident on the ground that it has been asked for  
 offered, and has been written consent to defend against the suit, we will say any reasonable  
 evidence that has been in that defense. The point we will say for the evidence will be that of  
 and not in addition to the fact that it is in the nature of the Forgery and Alteration offense.

The \_\_\_\_\_ we will \_\_\_\_\_ any \_\_\_\_\_ and \_\_\_\_\_ dependence in \_\_\_\_\_ 25, \_\_\_\_\_

# Digitale Dentistry

We will only or direct data that entered data processing (in addition to the data), entered in or within the set of the described price, entered by or retaining the a entered data processing data processing data defined below. The a that we will only or data and enter the entered by the entered related data is 5, data

For copyright notice purpose, download information provided on any electronic document, letter, document, any electronic or other document available online in relation, provided it conforms to an and additional desired requirements in order any telephone document or electronic, telephone with or, certified software, related software, software transition electronic, telephone electronic and other related software used for the transition process in order software for electronic document provided, regarding or other media used in the process, order, document, document or other

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We warrant only our own or duly authorized employees by or retaining in the employment of individuals indicated below. Only the following employment is stated in this Certificate Part, Section **Employment**. Only the **direct** **employment** **relationship** **exists**.

# Education Administration

**b** Environ Aesthet, Nor ord

## Education And Military Action

**d** E **in B**, De, e r r et

□□ E□□□□□□□□□□ B□□□, We□□ □nd te□□□

☐ Emitter in Base, Root, or origin, in any, deny, deterioration, hidden or intent delete or any ability in property that enable it to do or destroy it.

**E**n B... ee... e. i r t i n. e... e. ree... e. di... r e r di... er... nt in nt r ... nt



On the one hand, the Commission, the Council, the European Parliament, the European Central Bank and the European Court of Justice are all bound by the same legal framework. But in order to be able to do this, we will need to see the results of the Commission's work.

00. Emission B may, directly or indirectly, by you, any your partner, employee, director, trustee, authorized representative or anyone to whom you entrust the property for any purpose

□□ □□tin□ □□ne □r wit□ □t□er□□□r

weather not ending in drink the more enjoyent

The ☐ in ☐n't ☐y to ☐t ☐destruction by y<sup>our</sup> e<sup>yes</sup>, b<sup>ut</sup> t<sup>est</sup> by e<sup>yes</sup> ☐n't ☐ered ☐

The **win** **addition** **editor** **is** **very**

- ☐ Deformation, absence, done or dryne, add or det or any other some consequence
- ☐ Error, addition in a line or in an incorrect instruction to a line
- ☐ Error, addition or deletion in design, definition, criteria or word in a

[illegible]

The fact we will pay for our own shares is not provided elsewhere in the Corporate Port or any of documents covered by this covered related expense is \$2,500. This is part of and not in addition to the \$5,000 it titled back in the corporate.

C i D t E en e

- We will only use the reasonable information that we receive in order to determine the extent of the information that we are required to provide to the relevant authorities. We will only use the information that we receive in order to determine the extent of the information that we are required to provide to the relevant authorities.

**b** Under the Covered Related Entity, we will not pay or

- ☐ Any evidence incurred, directed or billed by or payable to attorney, in-house counsel or their affiliates or subsidiaries
- ☐ Any cost in connection with the Audit Condition set forth in Section 5.000 **D**
- ☐ Any evidence incurred, directed or billed by or payable to in-house broker or agent, or their affiliates or subsidiaries, without any written consent prior to such evidence being incurred
- ☐ The cost we will pay for creation and/or data under the Covered Related Expense in any one calendar year is \$5,000 regardless of the number of records incurred

# Center Friend

We will pay for damages to your property caused by your road

Ardrdrdr

Except as otherwise provided, the minimum condition apply to property located in or on the **block** or in the open, or in place, within feet of the described premise.

we extend the inference provided by the CorePrt framework

□□   **t**□   □□□y   t□□

□□ □□□r new **b□ld**□□□□ w□ie bein□ b□it □n t□e de□rbed □re□ie□□□nd

**b**Id. at 109 n. 6 (“[t]he Court’s decision, like the one described here, is intended to guide the lower courts in their application of the law.”).

**Do not** **blame** **dead** **people** **for** **things** **that** **happened** **at** **any** **point** **in** **time** **or** **place**

**b** The text we will study is derived under the Creative Commons license

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w0000r 0wned, 000ed, 00000ed 0r 0ntr000ed by 0000

Do you extend your responsibilities to any other area?

The cost we will pay for this is 5¢, the inflation

□□ In□□r□□n□□e □□r e□□□□ new□□y □□□□□r□□e□□d □□□□□t□□i□□o□□n w□□i□□l□□e□□nd w□□h□□e□□n □□n□□y □□□□t□□h□□e □□□□□□□□w□□i□□n □□i□□r□□t □□□□□□□□□□

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**b** 8 day eire fer ire r be in t n t r t t e r rty r

revert

We will re  additionrei or reported r the de  ire the rerty

**D r r r r r r r d**

Covered Property does not include

int, bi, ren, deed, eidence debt, ney, nte or certitie, eect provided in  
Pror A, and A

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□□ □□t□□ □biē□□

□ □ Infrabond, a property in the core of the interaction or trade

the definition, reading, binding or interpretation

**rwit e eedin 5 er ite e et r ided in P r r A d**

Condition **bold**, machinery or boiler in their condition are below

the website ent r

**b** the same the round, it ere in b e ent

And, in addition and on which the property is limited, a water

□□   □in□□   □ier□   w□□r□e□□r□d□□□□□

This property shall not be assigned under another order or any other policy in which it is more readily described, except for the extent to which it does, whether or not an agent in it or not, and that after issuance.

Understand the, the or drain

\_\_\_\_\_e\_\_\_\_\_r\_\_\_\_\_ed \_\_\_\_\_ine\_\_\_\_\_, in\_\_\_\_\_din\_\_\_\_\_ir\_\_\_\_\_t\_\_\_\_\_r water\_\_\_\_\_, t\_\_\_\_\_t\_\_\_\_\_

re entered for me in birthday

**b** are inserted indirectly way into the described receive

The independent group t

How relevant is the information?

**broxbrother network the described receive**

tot   wn

A. We warrant that we do not own, control, direct or indirectly by any other person, any of the assets of the Company, and we do not own, control, direct or indirectly by any other person, any of the assets of the Company.

☐ ☐ Ordinance or Law

The entrance ent only ordinate r w

restitution, or repair any property

b) requiring the tearing down of any property, including the act of removing debris

□□ E□rt□ M□□e□ ent

Any effort to prevent further unauthorized disclosures, such as an embargo, and, if, in accordance with the findings, rights or obligations of the by the or the information, we will be the first to know.

# Definition

Any \_\_\_\_\_er\_\_\_\_\_, e\_\_\_\_\_ or e\_\_\_\_\_d\_\_\_\_ by fire, b\_\_\_\_\_ bre\_\_\_\_\_ or \_\_\_\_\_ tion  
re\_\_\_\_\_, we wi\_\_\_\_\_ ar t\_\_\_\_\_ d\_\_\_\_\_

ernent Action

Seiure r de t r o t i o n o o r e r t y b y o r d e r o o o e r n e n t o o o t o r i t y

We will only use the information ordered by government authority and then at the time we are to present it to the fire would be covered under the appropriate part

□□ Ner □□□rd

Neither reaction or radiation, or radiometric contamination, were observed.

I'd like by fire reat, we wi y or t t re tin d

□□ War □nd Military Action

□□ W□, in□□din□ □nde□□red □ □□w□□

b. Write opinion by majority or by a minority, in addition to concurring or dissenting opinions, in all cases except those, by any government, wherein or other authority or in judicial personnel or content.

□□ In irretition, rebetitition, reutitition, reutitition, or reutitition taken by reutitition entretitity in reutitition or reutitition in reutitition any reutitition

☐ ☐ Water

☐ Flood, ☐ rise water, wave, tide, tidal wave, ☐ overw many body water, or their array, wetter  
driven by wind or not

**Module**  **Draw** 

Water treatment by the sewer is provided under the sewer related expense

**d** Water under the ground is called groundwater, or simply groundwater.

Condition, with, error reduced error

☐ ☐ be ☐ ent, w ☐ et ☐ er ☐ ed ☐ r n ☐ t ☐ r

der, window, tier, enin

But if I die by fire, explosion or criminal enterprise, we will pay for that retirement too.

**B** We will not say or do anything that is intended to offend or discriminate against any person or group.

It is important to note that the generated electric current, in addition to electric field, that disturbs electric devices, is also in the wire.

in **d** by fire re**t**, we wi**l**y r**t** re**t**in**d**

def \_\_del\_\_(self):  
 print("Object destroyed")  
 return 0

For example, a person's risk of injury is reduced in a retirement home.

☐ ☐ we ☐ r ☐ nd te ☐ r ☐

no right, nor reason, nor duty, determination, hidden or latent defect or any quality in property that would destroy it.

the License, duration, extent, release, discharge or discharge of contents or obligations under the License, duration, extent, release, discharge or discharge of its obligations by any other person and the obligation to be bound by the provisions of the relevant law, we will not be bound by the provisions of the relevant law.

getting, requiring, requiring, requiring

no nesting or inheritance, or difference or reuse of white or dirty or creation, by insect, bird, rodent, or other animal

[illegible]

by [redacted], or asserted under [redacted] or contrived by fire or [redacted] action evidenced in receipt, we will pay or not  
receiving [redacted]. We will pay or deny [redacted] covered by or receiving from the [redacted] evidence or the  
within the [redacted] any fired [redacted] within the [redacted] or [redacted] transfer within the [redacted] [redacted] action  
[redacted]

Continued release of water to the environment 4 days or more

water, or other liquid, powder or other particulate matter or raw materials bin, feeding, or conditioning or other equipment, electric drive or timing system, loaded by or receiving from feeding, on one

□□ □□ d□ □□ r be t t □ □ int□ in □ e t in t e b□ l d □□ □□ r

**b** □ □ □ dr□ in t□ e e□ □ □ ent □ nd □ □ □ t □ □ □ t□ e w□ ter □ □ □ □ y □ t□ e □ e □ t □ i □ n □ t □ □ □ n □ t □ □ □ n □ t □ □ □ n □ d □

I do not own or claim by me, my sole partner, employee, director, trustee, authorized representative or anyone to whom I entrust the property or any portion

□□ □□tin□ □□□ne □ wit□ □t□er□□□r

**b** w e t e r r n t e n i n d r i n t e r e y e n t

The Commission cannot deny to the defendant the right to be heard by the court, but the right to be heard is not absolute.

County Court with any property by any one of the estate who are entitled to the property is  
indented to do so by any individual estate, trust, devise or other retention.

\_\_\_\_\_e, e\_\_\_\_\_t \_\_\_\_\_r \_\_\_\_\_d \_\_\_\_\_nder t\_\_\_\_\_e D\_\_\_\_\_efinition \_\_\_\_\_r \_\_\_\_\_d \_\_\_\_\_r \_\_\_\_\_l \_\_\_\_\_r ALL RISKS OF DIRECT PHYSICAL LOSS A\_\_\_\_\_C\_\_\_\_\_e\_\_\_\_\_

□□ We will not say or do anything dictated by a re-entire room. Any other individual will be by a re-entire room. If re-entire, we will say or do the re-entire and

we, the undersigned, do hereby certify that the foregoing is a true and correct copy of the original as the same appears in the records of the County of \_\_\_\_\_, State of \_\_\_\_\_.

☐ At no time, in determining whether to decide, any entity

□□ □□□ty, in□de□□□te □r de□e□ti□e□

□□ □□nnin□, □□nin□, de□e□□□ent, □□r□eyin□, □itin□□

**definition, definition, written, requirement, instruction, renovation, redeign, ordin, ration**

\_\_\_\_\_ terminated in re\_\_\_\_ir, \_\_\_\_\_tion, ren\_\_\_\_tion or re\_\_\_\_dein\_\_\_\_\_

**d    i n t e n**

Portranyrty n r t e de r e i e

D □ □ □ □ □ I □ □ □ I □ □ □ □ □

A recent research paper, we will try to

☐ my d           ed by r re   tin  r   

**deduction** **d** or **route**

**b** the time required to re-read **d** or route

any damage caused by or resulting from direct physical damage to radio or television antennae, including their feed-in wiring, or mast or tower

any increase in damage caused by or resulting from

delay in rebuilding, repairing or restoring the property or restoring your practice, due to interference of the motion picture rebuilding, repair or restoration by strike or other person

but extension, mode or completion of any lease, lease or contract in the extension, mode or completion is directly caused by the extension, mode or completion, we will not pay for that cost or expense incurred in obtaining the original or replacement, but not beyond the original or replacement

any other noncontingent cost

**L**

We will not pay for damage to

the interior of any building caused by or resulting from rain, snow, sleet, ice, wind or dust, whether driven by wind or not, through

the building that contains damage caused by a covered peril to its roof or water-tightness which the rain, snow, sleet, ice, wind or dust enters

the damage is caused by or results from the wind, snow, sleet or ice on the building

but building materials and articles not attached to or on the building or structure, unless held in place by them, caused by or resulting from theft

property that is insured, where the only evidence of the loss or damage is a certificate delivered on finding inventory, or other instances where there is no physical evidence to show what happened to the property

lost and downed caused by or resulting from weight of snow, ice or sleet

property that has been transferred to any entity or to a place outside the described premises on the basis of unauthorized instructions

radio or television antennae, including their feed-in wiring, or mast or tower when damage is caused by windstorm, hail, rain, sleet, snow, ice or weight of ice

For damage by theft, the following types of property are covered only to the limit of its value

\$2,500 for any, or contents, or contents thereof with

but \$25,000 for jewelry, watches, water, water equipment, lawn, lawn, credit and debit-credit cards, bonds, stock, power, utilities and other credit cards or statements if it does not apply to jewelry and watches, water, or other items

\$250 for tools, tickets and other credits

For damage by rain, snow, ice or sleet to personal property in the open, we will only pay to the limit of the value of the property

**LIM** **RA**

As To that we will pay for damage in any one event is the limit of its insurance shown on the Declaration

**B** Unless otherwise indicated, the limits of insurance coverage to the covered related entities are in addition to the limits of insurance shown on the Declaration. Payment under the within Covered Related Entities will not increase the limits of its insurance.

the reformation property

debris removal

the cost of direct physical loss and debris removal expenses exceed the limits of its insurance

**b** the debris removal expenses exceed the amount payable under the 25% debris removal covered related entities

we will pay up to an additional \$25,000 for removal in any one event

the reformation property and remove the within without increase the limits of its insurance

reformation and new build

buildings

expenses to reduce the cost

**D** Deductible

We will not pay for deductibles or build or build or build or build or build in any one event until the amount of deductibles exceed the deductible shown on the Declaration. We will then pay the amount of deductibles in excess of the deductible, up to the limits of its insurance.

**D** Deductible

The limits of insurance for build and build or build or build or build to which this coverage applies will not be increased by the quarterly percentage shown on the Declaration.

The amount of increase will be

the most recent limits of insurance expense ratio percentage adjusted by

**b** the percentage quarterly increase shown on the Declaration applied or not during each year

the building

We will determine the value of covered property in the event of a loss as follows

**B** Build or Build or Build or Build or Build

On the basis of the present cost, without deduction for depreciation

**b** This condition does not apply to

property interest

content or residence

inhabited

the risk

fixed or permanent or fixed or permanent

§ 8.1.1.1

§ 8.1.1.1.1 If the policyholder or insured is covered by this insurance on an automatic basis instead of on a reinstatement basis in the event the policyholder or insured settles on an automatic basis, the policyholder or insured on a reinstatement basis is not to be notified of the insurer's intent to do so within 80 days after the date of the policyholder or insured's notification.

§ 8.1.1.1.2 We will not pay on a reinstatement basis for any claim.

§ 8.1.1.1.3 The time limit for recovery is not required or reinstated.

§ 8.1.1.1.4 The time limit for recovery is not required or reinstated by the policyholder or insured.

The time limit for recovery is not required when the policyholder or insured is not.

§ 8.1.1.1.5 We will not pay on a claim on a reinstatement basis to the extent of the claim.

§ 8.1.1.1.6 The time limit for recovery is not required to the policyholder or insured.

§ 8.1.1.1.7 The time limit for recovery, in the event of a claim, the policyholder or insured with other property.

§ 8.1.1.1.8 The time limit for recovery is not required or reinstated.

§ 8.1.1.1.9 The time limit for recovery is not required or reinstated.

§ 8.1.1.1.10 The time limit for recovery is not required or reinstated to the policyholder or insured.

§ 8.1.1.1.11 The time limit for recovery is not required or reinstated to the policyholder or insured.

§ 8.1.1.1.12 The time limit for recovery is not required or reinstated by the policyholder or insured.

§ 8.1.1.1.13 The time limit for recovery is not required or reinstated to the policyholder or insured.

§ 8.1.1.1.14 The time limit for recovery is not required or reinstated to the policyholder or insured.

§ 8.1.1.1.15 The time limit for recovery is not required or reinstated to the policyholder or insured. We will determine the time limit for recovery.

§ 8.1.1.1.16 The time limit for recovery is not required or reinstated to the policyholder or insured.

§ 8.1.1.1.17 The time limit for recovery is not required or reinstated to the policyholder or insured.

§ 8.1.1.1.18 The time limit for recovery is not required or reinstated to the policyholder or insured.

§ 8.1.1.1.19 The time limit for recovery is not required or reinstated to the policyholder or insured.

§ 8.1.1.1.20 The time limit for recovery is not required or reinstated to the policyholder or insured.

§ 8.1.1.1.21 The time limit for recovery is not required or reinstated to the policyholder or insured.

§ 8.1.1.1.22 The time limit for recovery is not required or reinstated to the policyholder or insured.

§ 8.1.1.1.23 The time limit for recovery is not required or reinstated to the policyholder or insured.



☐ **Adjusted Settlement -** If your practice is suspended due to any of the described practice or power more as described under Paragraph **B**, we will pay for the adjustment of your settlement in accordance with Paragraph **A**. The only Daily Limit is shown on the Declaration. The Daily Limit is shown on the Declaration, and you will be paid in accordance with Paragraph **B**.

**b** **Daily Limit** - If your practice is suspended due to any of the described practice or power more as described under Paragraph **B**, we will pay for the number of days shown on the Declaration.

☐ The limit per day shown on the Declaration is your practice is totally suspended.

☐ The proportion of the limit per day is your practice is partially suspended. This proportion will be determined on the ratio of reduced practice hours to normal practice hours.

A day is each period of 24 hours, beginning at 12:00 A.M. and during which your practice was or would be conducted.

☐ Even if your Daily Limit expires, you may alternatively be able to use or purchase more as covered by this insurance on an automatic basis during the period of suspension in accordance with Condition **C**.

☐ **Rate** or other income of adjustment is considered. Consideration will be given to the experience before the suspension and the probable experience and no more occurred.

☐ At adjustment time or at the time and date, each is provided below.

#### **DEFINITIONS**

**"Adjustable Record" means**

**A** amount of the sum of the settlement, provided you are unable to effect collection.

**B** interest accrued on any sum to which is added collection pending receipt of sum of sums of the deductible by the sum.

☐ Collection expense in effect of your collection will be necessary before and

**D** after reasonable expense incurred by you in re-establishing records of amounts receivable within the sum.

**"Buildings and personal property" means property other than buildings, including the following:**

**A** furniture and fixtures

**B** machinery and equipment

☐ **C** **Inventory**

**D** other personal property owned by you and used in your practice

☐ **Bar, other or service furnished or arranged by you on personal property other than**

☐ **your** the interest of tenant in improvement and betterment of premises and betterment are there, interaction, in addition or addition.

☐ Made a part of the building but do not own and

☐ **your** required or made of your expense but cannot really receive

"**Buildings**" mean the building or structure described on the Declaration, including

A. any attached addition;

B. permanently installed

any fence, fire

any machinery and

any equipment

any radio and television antennae and satellite in-ground lead-in wiring and any

any outdoor fire

D. on any tenant structure for up to ten percent of the **buildings** in it

any Personal property owned by any tenant located to contain or service the **buildings** or its premises, including

any fire extinguishing equipment

any outdoor furniture

any other equipment

any machine used for repairing, painting, cleaning, disassembling or assembling

any item covered by other insurance

any addition under construction, alteration and repair to the **buildings**

any exterior, equipment, machine and temporary structure, on or within any feet of the described premises, used for any addition, alteration or repair to the **buildings**

"**Other personal property**" mean the personal property within and directly related to the any other to permanently store or transfer other property into the premises described on the Declaration to a person or place outside the premises

"**Physical Loss**" mean ALL RISK OF DIRECT PHYSICAL LOSS except as excluded or limited in Section II of the Coverage Part. ALL RISK OF DIRECT PHYSICAL LOSS includes the within

A. all

any We warrant for any loss caused by or resulting from damage to the **buildings** or any other part caused only by one or more of the within

any the **buildings** or any other part or breach of the **buildings** or any other part in the Coverage Part

**any** hidden damage

any hidden in the or other in the

**any** weight of the or personal property

any weight of the or other in the

the deletion criterion set out in subsection 10(1) or subsection 10(2) of the Act, the deletion or retention of the information in the Act, the deletion or retention of the information

We will not say or do anything to the unwelcome type of property on the day of direct report of the  
the bold

□□ □□td□□r r□di□ □r te□e□i□i□n □ntenn□□, in□□□din□ t□eir □e□d-in wirin□, □□□t□ □r t□wer□□

**b**    **ownin**    **ttter**    **nd d**    **wn**    **tt**

yard it're, t'd'r wi' in

den Energie, woraus und daraus besteht er darin, dass er sich in der

return window, roadway and tiered tree

Comments do not include letters, numbers, symbols, or punctuation, nor do they include spaces in the title or in the comment text. Comment Post

**B** ☐ ☐ ☐ ☐ **r** **D** ☐ ☐ ☐ ☐

Lead pipe joined by a resulting iron covered joint. If a lead pipe or other lead, solder, powder or other material is broken, we will not pay the cost to tear out and replace any part of the building to repair the pipe or joint or to install the water or other substance service.

We will not pay the debt to repair any defect that caused the death or disability but we will pay the debt to repair or replace the dead part or fire extinguisher equipment in the death or disability.

re~~te~~ in di~~re~~re ~~any~~ ~~but~~ne r~~o~~ n ~~ot~~ ~~ti~~re r~~o~~te~~ti~~on y~~te~~ ~~r~~

☐ indirectly ☐ed by ☐re~~in~~

"Don't ask, don't tell" is a policy that is intended to protect the privacy of service members.

"Doubt is the enemy of truth" is a property asserted by a few words that depend on the

**A** ☐ deliver ☐ transfer ☐ or ☐ receive (transfer through water directly received, ☐ or ☐ initiation directly received or lower directly received) to ☐ or to ☐ transfer ☐ or ☐ or ☐ into

**B**    e  t     r    r  d    t     r   e  r  i  e

☐ ☐ nature road/r delivery to ☐ ☐ r ☐ ☐ er ☐ under ☐ ntr ☐ t ☐ ☐ e ☐ r

**D**  ttr    er   **r** b  ine

"I'm Mr. McDermid" he said

**A** electronically recorded recording of a tree edited in the digital recorder

**B** d t t red n edi r

□□ □r□r□□ in□re□rd□□ed □r□e□tr□ni□□y □ntr□ed □□i□□ent□

[illegible]

## An outer orbit

**B**ut with our other outside **b**old, we do not see **e**nvironmenter or in **t**itled to

bld w

any identifier used in instruction generation

**D** An inclined plane exerts a force perpendicular to its surface.

dd bwiter ed eey rrryin rerty nd in o rt ent ei t 4 r e eet

"[REDACTED] b[REDACTED]" e[n]d[REDACTED] to the interior b[REDACTED] or property inside [REDACTED] that the [REDACTED] on [REDACTED] w[REDACTED] the b[REDACTED] i[n] [REDACTED] d[REDACTED] by [REDACTED] b[REDACTED] [REDACTED] b[REDACTED] d[REDACTED] i[n] [REDACTED] d[REDACTED] [REDACTED]

**A** ernrerty in te enr

B. the interior of a **bold** line, or a property inside a **bold** line, on the right or on the left with the **bold** in first  
d. used by a **fill** or **stroke**

"**Ar**" ean continuum, etian, citre, tectrie, citory, orb, brne, orein and bri-bri, rt windw and ter bn ide wrt rt or rity, citriore or rtiti rit

"d " e n     e  n t r e d

"**Read R**" ente erid tie ttt

A. be in 24 hours in edit by 11:00 a.m. direct copy to the [redacted] or power wire as described under P. [redacted] [redacted] by or retain in any [redacted] [redacted] at the described office or power wire as described in P. [redacted] [redacted] and

**B** ☐ end ☐ on the date when the property of the described piece should be received, rebuilt or replaced with reasonable speed and fair quality

**Order** **of** **the** **referred** **period** **required** **for** **the** **entire** **any** **ordinance** **or** **law**

restate the condition, or repair, or require the tearing down of any property

I require you to agree to test my, or other, open, real, online, tree, desktop or network, or in any way  
 respond to, or create the effect of, any of the above.

The expiration date of this policy without cost to the insured is **12/31/2014**.

"**random** **int**" **entire**

**A net income, a net profit or a net benefit in the future, that would have been earned or incurred and**

**B** Continuer le questionnaire, indiquant

"R■■■■" r t er in■■■e e en t e ■■■ ■■■

**A** \_\_\_\_\_ r\_\_\_\_\_in\_\_\_\_e r\_\_\_ t\_e de\_\_\_\_ribed r\_\_\_\_erty\_\_\_\_\_

**B** the content represented by the tenth word otherwise be our birth and

rent portion covered by or rent portion that would have been rented and not deducted

"[redacted] [redacted]" [redacted] e[n]t[e]r t[h]e adden d[in]in[g] or [redacted]e [redacted]nd int[o]nder[un]d er e[ti]ty [redacted]e re[act]ed by t[h]e  
[redacted]n w[ate]r h[er]etofore r[e]d[ac]te[d]. T[h]is [redacted]e [redacted]d [redacted] de[n]ot[e] in [redacted]

A t e i n n e r

**B**eginning or ending international order and justice

[illegible]

"[redacted]" e[redacted]n [redacted]er[redacted]ndice led in [redacted]t[redacted]r[redacted]ce or [redacted]r [redacted] [redacted]e, r[redacted]w [redacted] [redacted]ter[redacted] [redacted]nd in-[redacted] [redacted]ce or [redacted]niced [redacted] [redacted]d, in[redacted]din[redacted]  
[redacted]ie [redacted]ed in t[redacted]ir [redacted]n [redacted] or [redacted]in[redacted]

"[redacted] **bl** [redacted] **r** [redacted] **d R** [redacted] **rd**" [redacted] e[n] written, [redacted] r[redacted]ted [redacted] [redacted]terw[redacted]e in[redacted]r[redacted]bed d[redacted] [redacted]ent[redacted] and re[redacted]rd[redacted] in[redacted]din[redacted]  
b[redacted], [redacted] [redacted], [redacted] [redacted], drawin[redacted], [redacted] [redacted]t[redacted], deed[redacted], [redacted] [redacted]rt[redacted]ce[redacted], [redacted] [redacted]n[redacted]r[redacted]it[redacted], [redacted] [redacted]ray ne[redacted]t[redacted]ie[redacted] and [redacted] r[redacted]nt[redacted] and [redacted] [redacted]tient[redacted]  
[redacted] [redacted]

"I am not a doctor" is an indirect way of saying that the erection was not caused by

A   r b  n e     n i  b   t  r   r b  n e     w  e

**B** \_\_\_\_\_, d\_\_\_\_\_r \_\_\_\_\_rti\_\_\_\_te \_\_\_\_\_tter\_\_\_\_\_

☐ ☐ ☒ ☐ ☐ ☐ ☐ ☐

A \_\_\_\_\_ ni \_\_\_\_\_ ti \_\_\_\_\_ n \_\_\_\_\_ t \_\_\_\_\_ t \_\_\_\_\_ en wit \_\_\_\_\_ in \_\_\_\_\_ ny \_\_\_\_\_ 68- \_\_\_\_\_ r \_\_\_\_\_ erid wi \_\_\_\_\_ n \_\_\_\_\_ tit \_\_\_\_\_ te \_\_\_\_\_ in \_\_\_\_\_ e \_\_\_\_\_ ent \_\_\_\_\_

☐ I agree that the information provided does not include the full details of the project, and that the information provided is not directly comparable to the information provided by other sources.

"**Do not drink**" signs are placed in the immediate vicinity of the direct receipt of the breaching or crossing of any part of the cycle or within the containment water or the

□ □   □ □ □ **D** □ □ □ □ □ □

The **win Condition** is in addition to the **Core Policy Condition**

**A r r r**

Any ☐ nearest ☐any ☐er ☐n ☐ter ☐n ☐beynd ☐r dire ☐tion ☐r ☐ntr ☐withn ☐e ☐t ☐in ☐r ☐n ☐e

The breeder, in any condition not in Category Part of any one or more sections within the set category of any section where, at the time and place, the breeder is in condition does not exist.

**B**  **L**  **A**  **A**

The ☐ I win ☐ I added to the C ☐ n P ☐ i ☐ y C ☐ n ☐ d ☐ i ☐ t ☐ i ☐ o ☐ n ☐

No one may bring a petition into Court or Port nor the petition brought within

## 6 Year in Seat Docket

5 Year in Florida r n

4 Year in Wy in

3 Year in Maryland, North Carolina, North Dakota or Utah

2 Year in Outer State

After the date on which the direct supply of goods ended

**Liberalization**

Lower court any reason that would broaden the coverage under this Coverage Part without additional consideration within 45 days prior to or during the policy period, the broadened coverage will immediately apply to this Coverage Part.

**D. B. B.**

No entity, other than you, owning or controlling Covered Property will benefit from this insurance.

**E. R. R.**

Only you are the insured under this policy, and the terms, conditions and provisions of the insurance under this Coverage Part. If you do, we will pay for more of the covered loss than our share is the proportion that the deductible in its insurance under this Coverage Part bears to the deductible in its insurance covering the same basis.

Where is the insured covering the same loss, other than that described in above, we will pay only for the amount covered by you in excess of the amount due from that other insurance, whether or not subject to it or not. But we will not pay more than the deductible in its insurance.

**F. R. R.**

Only while your right to sue in this party in writing.

Prior to the loss of your covered property or covered income.

After the loss of your covered property or covered income only if, at the time of the loss, that party is one of the owners.

Some insured by this insurance.

**b. B.**

Owned or controlled by you.

That own or control you.

Your tenant.

This will not restrict your insurance.

**G. A.**

There can be no independent entity property to you.

**A. A.**

Lower and you disagree on the same state property, the amount of net income and operating expense, or the amount of loss, either by a written deed and or an arbitrator's decision. In this event, each party will elect a panel of three arbitrators. The two arbitrators will elect an arbitrator they cannot agree, either by a written deed or by a majority vote. The arbitrators will elect the same state property and amount of net income and operating expense. They will submit their differences to the arbitrator. A decision agreed to by any two will be binding. Each party will

pay its own arbitrator's fee.

Be the other expense of the arbitrator and the arbitrator's fee.

Let there is an accord, we will retain our right to deny the claim.

**D. Damages and Costs**

1. We agree that the damages are done in the event of a covered property.

2. Notify the owner in writing if any damage has been broken.

3. Give the owner a written notice of the damage and a description of the property involved.

4. As soon as possible, give the owner a description of how, when and where the damage occurred.

5. Take all reasonable steps to protect the covered property from further damage by a covered person or persons. If possible, let the damage and property aside and in the best possible order for reconstruction. All fees or records of expenses or emergency and temporary repairs, or consideration in the settlement of the claim shall not increase the limit of insurance.

6. At our request, give the owner a list of inventories of the damaged and undamaged property. Include quantities, values, names and other identifying information.

7. Permit us to inspect the property and records regarding the damage. And permit us to take any necessary action to protect the damaged property or its location, testing and analysis.

8. If requested, permit us to obtain any order at any time we may be reasonably required about any matter relating to this insurance or other claim, including our books and records. In any event, our answer shall be given.

9. Send the signed, sworn statement and other documents containing the information we request to investigate the claim to the designated person within 60 days after our request. We will comply with the necessary work.

10. Cooperate with us in the investigation or settlement of the claim.

11. Release our part of our practice as early as possible.

**E. Other Provisions**

1. In the event of a covered loss covered by this Coverage Part, at our option we will either:

a. pay the claim and damaged property;

b. pay the cost of repairing or replacing the damaged property;

c. take any other action of the property at an agreed or specified amount;

d. Repair, rebuild or replace the property with other property of the kind and quality.

2. We will give notice of our intention within 30 days after we receive the sworn statement and other documents.

3. We will not pay any amount for the financial interest in the Covered Property.

4. We may deduct damages from the owner's damaged property interest. We may pay the owner, or any other person, who is not the owner of the property. We will not pay the owner or any other person their financial interest in the Covered Property.

5. We may elect to defend any person who claims to be the owner of the property. We will do this at our expense.

6. We will pay for covered damages within 30 days after we receive the sworn statement and other documents.

the net income after the direct payment of the Corporate Portion

but we also received agreement with the net amount paid, or an acknowledgment that been made

The net amount received from the net will be determined based on

the net income after the direct payment of the Corporate Portion

but the net income after the direct payment of the Corporate Portion

the operating expense, including depreciation, necessary to receive the net income after the direct payment of the Corporate Portion

but after receipt of the net income, including

the net income after the direct payment of the Corporate Portion

but, in addition, after receipt of the net income

but, in addition, after receipt of the net income

We will receive the net amount received from the net income after the direct payment of the Corporate Portion, or to the extent the net income after the direct payment of the Corporate Portion, in whole or in part, by the net income after the direct payment of the Corporate Portion, including the net income after the direct payment of the Corporate Portion, at the described rate of the net income after the direct payment of the Corporate Portion

We will not pay for any net income received from the net income after the direct payment of the Corporate Portion, or to the extent the net income after the direct payment of the Corporate Portion, in whole or in part, by the net income after the direct payment of the Corporate Portion, including the net income after the direct payment of the Corporate Portion, at the described rate of the net income after the direct payment of the Corporate Portion

the net income after the direct payment of the Corporate Portion

but the period, beginning with the date of the direct payment of the Corporate Portion, necessary to receive, rebuild or replace, with reasonable speed and fair value, the net income after the direct payment of the Corporate Portion, at the described rate of the net income after the direct payment of the Corporate Portion, including the net income after the direct payment of the Corporate Portion, at the described rate of the net income after the direct payment of the Corporate Portion

the net income after the direct payment of the Corporate Portion, or to the extent the net income after the direct payment of the Corporate Portion, in whole or in part, by the net income after the direct payment of the Corporate Portion, including the net income after the direct payment of the Corporate Portion, at the described rate of the net income after the direct payment of the Corporate Portion

**Recovery of the net income**

Neither we nor we recover any property after the net income after the direct payment of the Corporate Portion, or to the extent the net income after the direct payment of the Corporate Portion, in whole or in part, by the net income after the direct payment of the Corporate Portion, including the net income after the direct payment of the Corporate Portion, at the described rate of the net income after the direct payment of the Corporate Portion

**Net income**

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A **boldface** is content when it does not contain enclosed **brackets** or **brackets** or **brackets** to indicate that any practice, but **boldface** under construction are not considered content.

## M M r r l d r

The term "artefact order" in index

any tree

**b** the owner of the **buildings** if the described premises were owned or rented to any, but only during the time any are present in that **buildings**

The owner of any element, whether or not the wife is added to the deed, retained the right to

d. ☐ Any credit with which the above entered a contract for the sale of the above property with the interest is established by written contract

We warrant that the order of the property to be sold is the same as the order of the property in the order of the sale, and interest in the property is the same as the interest in the property.

The court order says the right to receive documents doesn't extend even into the court order that started the seizure or discovery action on the seized property.

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**q**ire t**d** **q**and

I am notified by any person in ownership, possession or contribution in right known to the  
 appropriate order

Another term that is commonly used is **Port with an open direct to the outside order**.

I have any the appropriate order for any documents and deny any intent to be in the process of or be in the process of being tried to any way with the terms of the Cooperate Part

the trustee under a right under the trustee will be transferred to the trustee's estate and the trustee will

**b** the order's right to refer the matter out the order's will not be impaired

At our option, we may pay to the trustee under the whole indenture the amount of any unpaid interest. In the event, our trustee and note will be transferred to us and we will pay our redemption price to the trustee.

□□ I/we hereby certify, we will file written notice to the appropriate order to the

Day before the effective date of notification in we have our anniversary rent re i

b. 30 days before the expiration date of the license, we will send any other relevant

information to the licensee. If we do not renew the license, we will provide written notice to the licensee at least 30 days before the expiration date of the license.

## **MINNESOTA AMENDATORY ENDORSEMENT**

This endorsement modifies insurance provided under the following:

### **COMMON POLICY CONDITIONS**

In consideration of the premium paid, the policy is modified as follows:

- I. In accordance with M.S. 72A.201, Subd. 12., we agree with **you** that if a judgment is entered against **you**, the principal amount of which is within the applicable policy limits, we are responsible for **your** share of costs, disbursements, and prejudgment interest included in the judgment, even if the total amount of the judgment is in excess of the applicable policy limits.

- II. The following **Common Policy Conditions** are amended as follows:

- A. Section **III. YOUR DUTIES**, Paragraph **A.** is deleted in its entirety and replaced as follows:

A. notify us and **your** insurance agent as soon as possible;

- B. Section **V. INSPECTIONS AND SURVEYS**, Paragraph **A.** is amended to read as follows:

A. make inspections and surveys at any time up to 12 months after this policy ends;

- C. Section **VI. EXAMINATION OF YOUR BOOKS AND RECORDS** is deleted in its entirety and replaced as follows:

#### **VI. EXAMINATION OF YOUR BOOKS AND RECORDS**

We may examine and audit **your** books and records as they relate to this policy and/or any **claim** submitted under this policy, at any time during the policy period and up to 1 year afterward.

- D. Section **IX. CONCEALMENT, MISREPRESENTATION, FRAUD** is deleted in its entirety and replaced as follows:

#### **IX. CONCEALMENT, MISREPRESENTATION, FRAUD**

If **you** knowingly conceal or misrepresent or have knowingly concealed or misrepresented any material fact or circumstance relating to this insurance or any **claim** thereunder, whether before or after a loss, then this policy may be cancelled in accordance with Minnesota law.

- E. Section **XII. TRANSFER OF RIGHTS OF RECOVERY** is amended to include the following:

We may not exercise this right if the **claim** is caused by **your** nonintentional act or proceed against an entity if they are insured for the same **claim** by the same company if the **claim** was caused by a nonintentional act.

- F. Section **XVII. YOU RIGHT TO CLAIM INFORMATION**, the fourth paragraph is deleted and replaced with the following:

If we cancel or elect not to renew this policy for any reason other than non-payment of premium, we will provide such information no later than 30 days before the date of policy termination. In other circumstances, we will provide this information within 30 days of **your** request.

All other provisions of this policy remain unchanged.

THIS ENDORSEMENT FORMS A PART OF POLICY NUMBER: D006449-03

Issued by: Aspen American Insurance Company

Issued to: Christie Jo Berkseth-Rojas DDS

Effective date: 12/06/2019

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**MINNESOTA AMENDATORY ENDORSEMENT  
GENERAL LIABILITY COVERAGE PART AND MEDICAL WASTE  
LEGAL REIMBURSEMENT COVERAGE**

This endorsement modifies insurance provided under the following:

**GENERAL LIABILITY COVERAGE PART  
MEDICAL WASTE LEGAL REIMBURSEMENT COVERAGE**

In consideration of the premium paid, the policy is modified as follows:

- I.** We agree with **you** that the following amendment is made to the General Liability Coverage Part:

Section **II. EXCLUSIONS**, Paragraph **T.**, is amended to include the following:

This exclusion does not apply to **injury** or **damage** caused by heat, smoke or fumes from a **hostile fire**.

- II.** We agree with you that the following amendment is made to the Medical Waste Legal Expense Reimbursement Coverage:

Section **D. YOUR DUTIES**, is amended to add the following:

Our insurance agent is authorized to receive written or oral notice of claim, and any notice given to our insurance agent is considered notice to us.

All other provisions of this policy remain unchanged.

THIS ENDORSEMENT FORMS A PART OF POLICY NUMBER: D006449-03

Issued by: Aspen American Insurance Company

Issued to: Christie Jo Berkseth-Rojas DDS

Effective date: 12/06/2019

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**INSURED DENTISTS STATUS CHANGE - PROFESSIONAL LIABILITY**

This endorsement modifies insurance provided under the following:

**PROFESSIONAL LIABILITY COVERAGE PART DENTISTS/ORAL SURGEONS**

In consideration of the premium paid, the policy is modified as follows:

Insured Dentist: Christie Jo Berkseth-Rojas DDS

- A. It is agreed that the **insured dentist** indicated above has represented to us that such **insured dentist** renders **professional services** on a **part time** basis, which representation will be subject to audit and verification by us. The **insured dentist** agrees to make available to us his or her work schedule, office schedule and other documentation necessary to confirm the **part time** status.
- B. In the event we return premium as a result of the change in the **insured dentist's** status from **full time** to **part time**, the **named insured** agrees to promptly refund such premium, or the appropriate portion thereof, to us should an audit disclose that **professional services** were regularly rendered by such **insured dentist** on a **full time** basis.
- C. Solely for the purposes of this endorsement, Section **IV. DEFINITIONS** is amended to include the following:
  - "**Full Time**" means more than 20 hours each and every week or more than the maximum aggregate of 1040 hours per year during the policy period.
  - "**Part Time**" means 20 hours or less each and every week or a maximum aggregate of 1040 hours per year during the policy period.

All other provisions of this policy remain unchanged.

THIS ENDORSEMENT FORMS A PART OF POLICY NUMBER: D006449-03

Issued by: Aspen American Insurance Company

Issued to: Christie Jo Berkseth-Rojas DDS

Effective date: 12/06/2019

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**MINNESOTA AMENDATORY ENDORSEMENT  
PROFESSIONAL LIABILITY COVERAGE PART  
DENTISTS/ORAL SURGEONS CLAIMS MADE**

This endorsement modifies insurance provided under the following:

**PROFESSIONAL LIABILITY COVERAGE PART DENTISTS/ORAL SURGEONS CLAIMS MADE**

In consideration of the premium paid, the policy is modified as follows:

1. Section **I. COVERAGE AGREEMENTS**, the second paragraph is deleted and replaced as follows:

The **dental incident** as described above must happen on or after the **prior acts date** and **claim** therefore must be first made either before the end of the policy period stated on the Declarations of this policy or during any optional **Extended Reporting Period**, if exercised by **you**.

2. Section **V. EXTENDED REPORTING PERIOD**, Paragraph **A.**, **Termination** is deleted and replaced as follows:

**A. Termination**

1. If this policy is canceled or non-renewed by either us or by the **named insured** then the **named insured** shall have the right to purchase an **extended reporting period**. Such right must be exercised by the **named insured** within 60 days of the termination of the policy period by providing:
  - a. written notice to us; and
  - b. with the written notice, the amount of additional premium. The additional premium for the **extended reporting period** will be developed from the rules, rates, and rating plans in effect at the inception of the last policy period.
2. There is no right to any **extended reporting period** if we cancel or refuse to renew this policy due to non-payment of premiums.

3. Section **VII. SPECIAL CONDITIONS**, Paragraph **B.**, **Your Duty**, is deleted and replaced as follows:

**B. Your Duty**

A **claim** for **injury** or **damage** is considered first made when **you** first receive notice of the **claim**. The notice must be given to us immediately and

1. within the policy period or;
2. within 10 days after the policy expiration or termination or;
3. during any optional **Extended Reporting Period**, if exercised by **you**.

All **claims** arising out of the same **dental incident** will be considered as having been made at the time the first **claim** is made.

All other provisions of this policy remain unchanged.

THIS ENDORSEMENT FORMS A PART OF POLICY NUMBER: D006449-03

Issued by: Aspen American Insurance Company

Issued to: Christie Jo Berkseth-Rojas DDS

Effective date: 12/06/2019



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**MINNESOTA AMENDATORY ENDORSEMENT  
PROFESSIONAL LIABILITY COVERAGE FORM**

This endorsement modifies insurance provided under the following:

**PROFESSIONAL LIABILITY COVERAGE PART DENTISTS/ORAL SURGEONS**

In consideration of the premium paid, the policy is modified as follows:

1. Section **I. COVERAGE AGREEMENTS** is amended to include the following:

Any dispute resolution proceedings subject to the above shall take place in Minnesota.

2. Section **II. EXCLUSIONS**, Paragraph **K.** is amended to include the following:

This exclusion does not apply to **injury** or **damage** caused by heat, smoke or fumes from a **hostile fire**.

All other provisions of this policy remain unchanged.

THIS ENDORSEMENT FORMS A PART OF POLICY NUMBER: D006449-03

Issued by: Aspen American Insurance Company

Issued to: Christie Jo Berkseth-Rojas DDS

Effective date: 12/06/2019

## BILLING DISPUTES COVERAGE SUPPLEMENTAL ENDORSEMENT

This endorsement modifies insurance provided under the following:

### PROFESSIONAL LIABILITY COVERAGE PART DENTISTS/ORAL SURGEONS

In consideration of the premium paid, the policy is modified as follows:

Each "Billing Dispute" Limit	Aggregate "Billing Dispute" Limit
\$25,000	\$100,000

I. Section I. **COVERAGE AGREEMENTS** is amended to include the following:

In addition to the limits of liability and subject to a deductible amount of \$250 per **billing dispute**, we will pay up to the **Billing Dispute** Limit shown above for **billing dispute expenses** incurred by any **named insured**.

In no event shall the amount payable under this endorsement exceed the Each **Billing Dispute Limit** and Aggregate **Billing Dispute** Limit shown above, regardless of the number of **named insureds** and regardless of the number of such **billing disputes**. More than one **billing dispute** against any **named insured** involving the same fact, circumstance, situation, transaction or event shall be considered as one **billing dispute** which shall be subject to the **Billing Dispute** Limit applicable to the earliest such **billing dispute** reported to us under this policy or under any prior policy of which this is a renewal or replacement.

Our total limit for all **billing dispute expenses** shall not exceed the **Billing Dispute** Limit stated as the Aggregate **Billing Dispute** Limit above.

In the event any **billing dispute expenses** are payable under this policy and any other policy or any renewal or replacement of such policy, or any policy which succeeds it in time, issued by us to any **named insured**, and such **billing dispute expenses** arise out of a **common billing dispute**, then such **billing dispute expenses** shall not exceed the highest applicable **Billing Dispute** Limit on any one applicable policy.

Payment of the highest **Billing Dispute** Limit offered on any one applicable policy shall extinguish our and any of our affiliate's liability on all such policies for all such **common billing disputes**. Nothing contained in this endorsement shall be construed to increase the **Billing Dispute** Limit of this policy.

Such **billing dispute** must begin during the policy period and must be reported to us during the policy period or within 30 days after the end of the policy period.

II. Section IV. **DEFINITIONS** is amended to include the following:

"**Billing dispute**" means any **regulatory authority** audit or investigation of any **named insured** seeking monetary amounts or injunctive relief in connection with any **named insured's** dental billing practices or procedures to a commercial payer or government health benefit payer. **Billing dispute** does not include:

- A. disputes over timely completion of dental records;
- B. any investigation that is covered by any other insurance;
- C. any investigation involving enforcement of workers compensation or similar laws;

- D. any application for initial placement on a dental staff or membership in any practice association, health maintenance organization or similar entity; or
- E. customary or routine audits or reconciliation at the behest of a government or commercial payer.

**"Billing dispute expenses"** means those reasonable and necessary fees and expenses incurred by any **named insured** (including attorney fees charged by an attorney designated by us) in order to investigate, settle or defend any **billing dispute**. **Billing dispute expenses** do not include:

- A. expenses incurred in defense of criminal proceedings;
- B. return or restitution of fees, profits, charges or benefit payments to any commercial or government health benefit payer or program;
- C. costs associated with implementation of any corporate integrity program or compliance program or required modifications in business operations or procedures including any programs or modifications mandated as a result of a **billing dispute** investigation; or
- D. any defense coverage in connection with any state or regulatory civil investigation afforded elsewhere under this Policy.

**"Common billing dispute"** means any **billing dispute** that (i) is submitted for payment under this policy and any other policy issued by us (or any renewal or replacement of such policy or any policy which succeeds it in time) to any **named insured** and (ii) that is logically or causally connected by reason of any common fact, circumstance, situation, transaction or event.

**"Regulatory authority"** as used within this endorsement means any Federal, state or local regulatory agency, hospital, health maintenance organization or other entity with authority to regulate the **named insured's** professional conduct or to suspend or revoke any **named insured's** staff or membership privileges or professional license in conformance with applicable Federal statutes.

III. Section IV. **DEFINITIONS**, the definition of **Claim**, is amended to add the following:

**Claim** does not include a **billing dispute** or any notice of a **billing dispute**.

All other provisions of this policy remain unchanged.

THIS ENDORSEMENT FORMS A PART OF POLICY NUMBER: D006449-03

Issued by: Aspen American Insurance Company

Issued to: Christie Jo Berkseth-Rojas DDS

Effective date: 12/06/2019

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In consideration of the price paid, the Party is to be paid as follows

A Section R A A R M, Paragraph B is deleted in its entirety and replaced as follows

Dentist's Electronic Equipment

We warrant or direct that the covered equipment (including electronic equipment), located on or within the premises described herein, owned by or relating to a covered person or persons shall be defined below. We warrant or direct that the covered equipment owned by the covered related entity is not, and not in addition to the limit of insurance for Banket Dental Practice Personal Property shown in the Declaration.

For purposes of this coverage, equipment includes any electronic dental equipment, computer, dental chair, x-ray equipment or other equipment capable of operating in a station, processing it according to a plan and producing the desired result. It includes any telephone equipment or equipment, telephone (wireless), operating program, related software, mobile transmission equipment, tele equipment and other related hardware used for the transmission of information. It includes software for electronic data processing, recording or storage media such as film, tape, card, disk, drive or device.

Covered equipment shall include any equipment owned or direct ownership to covered equipment. The covered equipment shall include any equipment owned or direct ownership to covered equipment.

We warrant or direct that the covered equipment owned by or relating to the equipment as indicated below. Only the following equipment is listed in the Coverage Part, Section L. It is to be covered by the covered equipment.

a. Equipment A, Personal Action

b. Equipment A, Nuclear Incident

c. Equipment A, War And Military Action

d. Equipment B, Delay, Loss or Destruction of Property

e. Equipment B, Wear and Tear

f. Equipment B, Rust, Corrosion, Insects, Decay, Deterioration, Hidden or Latent Defect or Any Fault in Property that causes it to be damaged or destroyed.

g. Equipment B, Seizure, Confiscation, Eminent Domain, Release, Discharge or Discharge of Contaminant or Pollutant. In the event of seizure, confiscation, eminent domain, release, discharge or discharge of a pollutant by any state or federal agency, we warrant or direct that the covered equipment shall be covered by the covered equipment.

☐ **Entire** in **Block**, disinterested or disinterested, by ☐ any ☐ partner, employee, director, trustee, authorized representative or anyone to whom ☐ entrusts the property or any ☐

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ii) whether or not enjoined in the primary event

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and or dune

**Error** in line 6 in incorrect instruction.

Error in definition, definition, criterion wrong

For accurate data, consider the following: **1. Environmental factors:** Temperature, humidity, and air quality can affect electronic components. **2. Power supply:** Ensure the power source is stable and provides the correct voltage. **3. Component quality:** Use high-quality components and avoid counterfeit parts. **4. Proper handling:** Handle components carefully to avoid static discharge and physical damage. **5. Regular maintenance:** Check for loose connections, corrosion, and wear regularly. **6. Documentation:** Keep detailed records of all components, their locations, and any issues encountered.

The fact we will pay for our services is not provided elsewhere in the Coverage Part or any of documents covered by this covered reformed evidence is \$2,500. This is not in addition to the \$5,000 in it stated before in this coverage.

B. IDENTIST'S EQUIPMENT BREAKDOWN COEFFICIENT, ASPDTPR05, is attributed to the Policy, we will not pay for any or dual of provided under Section 00Dentist Electronic Equipment by or retaining in the window

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 operated under your control

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☐ ☐ or dewatering water barrier or other water retaining element installed by or retaining in any condition present inside barrier or element

☐ I/We FLOOD OR OTHER WATER DAMAGE COVERAGE ENDORSEMENT, ☐ ASPDTPR07, is/are attached to this Policy, we warrant only as shown or described under Section 100-Dentist/Electronic Equipment by or retaining firm.

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**but Flood or Other Water Damage Coverage Endorsement** defined in the FLOOD OR OTHER WATER DAMAGE COVERAGE ENDORSEMENT.

**D.** If EARTHQUAKE AND VOLCANIC ERUPTION ENDORSEMENT, form ASPDTPR002, is attached to this Policy, we will not pay for loss or **damage** under Section **16**. Dentist's Electronic Equipment cause by or resulting from:

**a.** Exclusion **A.2.**, Earth Movement; and

**b.** Exclusion **A.3.**, Volcanic Eruption.

All other provisions of this policy remain unchanged.

THIS ENDORSEMENT FORMS A PART OF POLICY NUMBER: D006449-03

Issued by: Aspen American Insurance Company

Issued to: Christie Jo Berkseth-Rojas DDS

Effective date: 12/06/2019



## PPP Claims Contacts

### PROFESSIONAL & GENERAL LIABILITY CLAIM REPORTING

Professional and General Liability Claims can be reported to **Protect Professionals Claims Management**.

- Email: [pppreports@bbprograms.com](mailto:pppreports@bbprograms.com)
- FAX: 1-888-239-2663
- Telephone: 1-833-450-8608

### RISK MANAGEMENT HOTLINE

The **PPP Risk Management Hotline** provides a method for AAIC insureds to pose clinical questions and get a response from an experienced risk management consultant.

- Telephone: 1-844-747-8543

### PROPERTY CLAIM REPORTING

All claims assignments for the AAIC B&B Dental Program, regardless of severity or location, should be reported to the **YORK Claims Intake Center**.

- Email: [8211ASBD@yorkrsg.com](mailto:8211ASBD@yorkrsg.com)
- FAX: 1-800-393-8104
- Telephone: 1-877-434-3968
- Web: <http://firstreport.yorkrsg.com>

### EPL HOTLINE

The **HR/Advantage Hotline** offers human resource support and legal advice in a joint effort between the Professional Protector Plan for Dentists and AAIC with Clark Hill PLC.

- Telephone: 1-855-472-6277



Underwritten by AAIC

**PROFESSIONAL  
PROTECTOR PLAN®  
FOR DENTISTS**



**USI**

**Attention: Mary Genosky, CISR**  
**8000 Norman Center Drive Suite 400**  
**Bloomington, MN 55437**  
**Ph: 610-619-5602**  
**Email: mary.genosky@usi.com**

**DATE: OCTOBER 04, 2019**

**POLICY NO: D006449-03**  
**POLICY EFFECTIVE DATE: 12/06/2019**

**NAME**      **Christie Jo Berkseth-Rojas DDS**  
**3455 4th Ave S**  
**Minneapolis, MN 55408**

Coverages / Services	
➤ Professional Liability Coverage	\$500
➤ General Liability Coverage	\$168
➤ Property Coverage	\$664
➤ Black Bag Coverage	\$0
➤ EPL	\$60
➤ Basic Cyber	Included
➤ Risk Management Services	\$50
➤ Taxes and Surcharges	\$12.22
Total Amount Due: <b>\$1,454.22</b>	